



# NEARWESTSIDE HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN

**APRIL 20, 1994**

DEPARTMENT OF METROPOLITAN DEVELOPMENT  
PLANNING DIVISION  
INDIANAPOLIS - MARION COUNTY, INDIANA

IN CONJUNCTION WITH  
INDIANAPOLIS NEIGHBORHOOD HOUSING PARTNERSHIP



STEPHEN GOLDSMITH

**NEARWESTSIDE HOUSING  
IMPROVEMENT  
AND  
NEIGHBORHOOD PLAN**

**ADOPTED  
April 20, 1994**

METROPOLITAN DEVELOPMENT COMMISSION  
OF MARION COUNTY, INDIANA

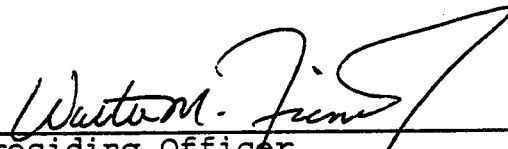
DOCKET NO. 94-CPS-R-2


RESOLUTION 94-CPS-R-2, AMENDING A SEGMENT OF THE COMPREHENSIVE OR MASTER PLAN OF MARION COUNTY, INDIANA, NEARWESTSIDE HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN.

BE IT RESOLVED that, pursuant to I.C. 36-7-4, the Metropolitan Development Commission of Marion County, Indiana, hereby amends the COMPREHENSIVE OR MASTER PLAN FOR MARION COUNTY, INDIANA, by the adoption of the NEARWESTSIDE HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN, which is attached hereto and incorporated herein by reference as an AMENDMENT TO THE COMPREHENSIVE OR MASTER PLAN OF MARION COUNTY, INDIANA.

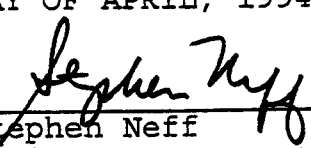
BE IT FURTHER RESOLVED that the Secretary of the Metropolitan Development Commission is directed to certify copies of this RESOLUTION 94-CPS-R-2, AMENDING THE COMPREHENSIVE OR MASTER PLAN OF MARION COUNTY, INDIANA, NEARWESTSIDE HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN.

BE IT FURTHER RESOLVED that the Director of the Department of Metropolitan Development is directed to mail or deliver certified copies of this RESOLUTION 94-CPS-R-2, to the legislative authorities of all incorporated cities and towns in Marion County, Indiana, the Mayor of the City of Indianapolis, the City-County Council of Indianapolis and Marion County, and the Board of Commissioners of Marion County, Indiana. The Director shall also file one (1) copy of the Resolution in the office of the Recorder of Marion County.

  
\_\_\_\_\_  
Presiding Officer  
Metropolitan Development Commission

  
\_\_\_\_\_  
Secretary  
Metropolitan Development Commission

APPROVED AS TO LEGAL FORM  
AND ADEQUACY THIS 8<sup>th</sup>  
DAY OF APRIL, 1994

  
\_\_\_\_\_  
Stephen Neff  
Assistant Corporation Counsel

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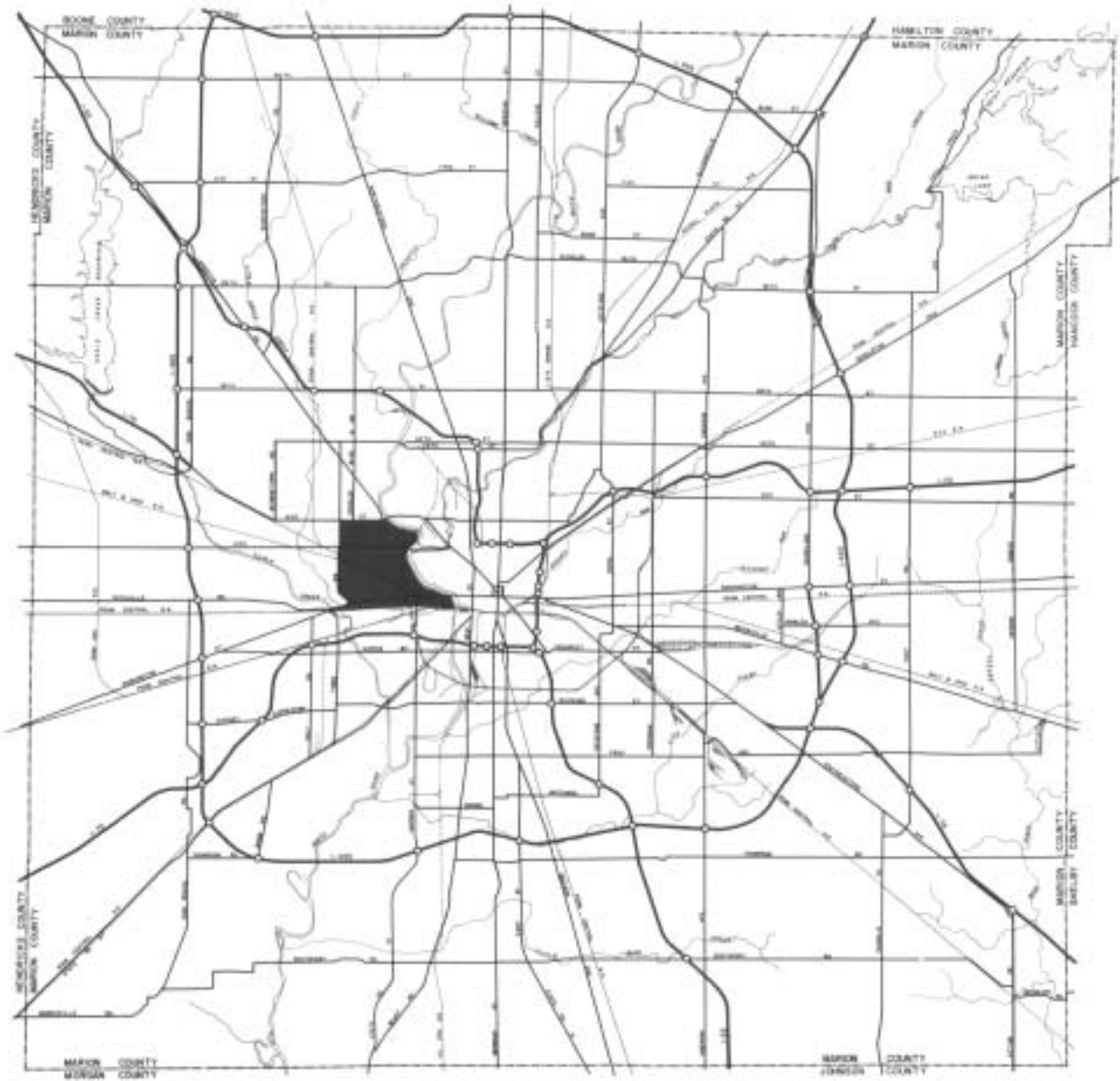
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# **MAP 1** **LOCATION MAP**

## **NEARWESTSIDE NEIGHBORHOOD**

**April 20, 1994**

The preparation of this map  
was financed in part by a  
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Department of Metropolitan Development  
Planning Division  
Indianapolis - Marion County, Indiana

**PART ONE: DATA, SUB-AREA SELECTION,  
AND OBJECTIVES**

# I. INTRODUCTION

## A. Background

1. The Nearwestside Neighborhood is bounded on the north by 16th Street, east by the White River, south by the Conrail tracks just south of Washington Street, and on the west by Tibbs Avenue. (See Map 1.)
2. The neighborhood is located within the boundaries of the Community Development Block Grant Program Area (CDBG). Therefore, any not-for-profit community development corporation (or any other 501(c)(3) corporation) is eligible to apply for Community Development funds for the financial assistance of its project goals within this neighborhood. The program is administered by the United States Department of Housing and Urban Development with the local sponsoring agency being the Indianapolis Department of Metropolitan Development. The City issues funds for many neighborhood projects through the program. The primary objective of the program, according to the Housing and Community Development Act of 1974, as amended, is for:

the development of viable urban communities by providing decent housing and suitable living environment and expanding economic opportunities, principally for persons of low and moderate income.

3. A Nearwestside Subarea Plan was prepared in 1982 for this neighborhood by the Department of Metropolitan Development (DMD) Planning Division (PD) with the cooperation of the area's many active neighborhood organizations, including: Neighbors for Historic Haughville, Westside Cooperative Organization, Haughville Neighborhood Association, and Hawthorne Neighborhood Association.

The Nearwestside Subarea Plan was adopted by the Metropolitan Development Commission in 1982. It was an overall neighborhood plan which provided broad recommendations for land use, zoning, transportation, housing, commercial development, public safety, education, environment, parks and recreation as well as community services and facilities.

4. In 1987 the Mayor's Housing Strategy Task Force was formed with a charge to study the extent of substandard housing units in Marion County, and to make recommendations to improve those units. One of the recommendations from the Task Force report was to "establish specific housing components for each subarea or neighborhood plan." The Nearwestside Housing Improvement and Neighborhood Plan is a coordinated effort between the City of Indianapolis Department of Metropolitan Development and the Indianapolis Neighborhood Housing Partnership to accomplish this recommendation.



## B. Purpose

### 1. Sub-Neighborhood Areas

- a. The primary strategy for this Housing Improvement and Neighborhood Plan is the identification of target areas within the neighborhood in which to focus housing improvements. Historically, federal, state, and local funds have not been sufficient to address all of the housing problems which have existed in deteriorating neighborhoods. With the exception of the CDBG Program Area, there has been little direction as to where funds should be concentrated. This is evidenced by current data which indicate that public investments made sporadically throughout the Nearwestside neighborhood have not, in most cases, induced noticeable improvements on surrounding properties. Continued federal funding cuts to housing programs have made it necessary to identify strategic areas which will receive a concentrated public fund investment. By concentrating funds spent through community development corporations, neighborhood organizations, city-wide nonprofit organizations, and independent investors within smaller neighborhood areas, the neighborhood's physical condition will improve over time. The Department of Metropolitan Development, Planning Division (PD), Neighborhood and Development Services Division (NDSD) and the Indianapolis Neighborhood Housing Partnership (INHP) support identification of areas which are strategically located so that targeted public and private funds can be efficiently utilized to have the most positive impact on the neighborhood as a whole.
- b. Varying degrees of housing deterioration are found throughout the Nearwestside neighborhood. There are four pockets where the deterioration is concentrated more than in the rest of the neighborhood. They are: 1) south of 10th Street, east of Tremont Street, west of Lynn Avenue, and north of Michigan Street; 2) south of St. Clair Street, east of Concord Street, north of Walnut Street and west of Bellevue Place; 3) south of Ohio Street, east of Traub Street, north of Washington Street, and west of Koehne Street; and, 4) south of Vermont Street, east of Warman Avenue, north of Washington Street and west of Bellevue Place.

Because of the concentration of housing deterioration, and housing in good condition in sectors of the neighborhood, a small-area targeting approach is appropriate. Those areas with the higher concentrations of housing deterioration will be targeted for public/private investment which will, it is hoped, stabilize the neighborhood and prevent further deterioration of housing stock.

2. Guide for Public and Private Sector Housing Improvements in the Neighborhood

- a. The Nearwestside sub-neighborhood area recommendations provide a strategy for the public and private sector to undertake structural improvement of existing dwelling units, as well as the provision of infill construction opportunities. Permit data and direct public investment information (See Page 19) indicate that both public and private housing improvement funds have been dispersed (historically) throughout neighborhood. Public funds in the neighborhood have not resulted in many noticeable improvements on surrounding properties. Concentrating funds in target areas is expected to trigger complementary private investment in surrounding properties. Also, to maximize efficiency, public funds should be used to leverage private funds whenever possible.
- b. Vacant lots exist throughout the Nearwestside neighborhood providing many opportunities for infill construction. However, the primary direction of this planning effort is to support improvement of existing residential structures. Recommendations for infill construction do not preclude the temporary use of this land for community uses such as garden projects.
- c. Typical of the type of housing conditions assessed within parts of the Nearwestside Neighborhood is the apparent difficulty in obtaining homeowner financing in those inner-city and mid-city neighborhoods perceived by financiers to be declining.

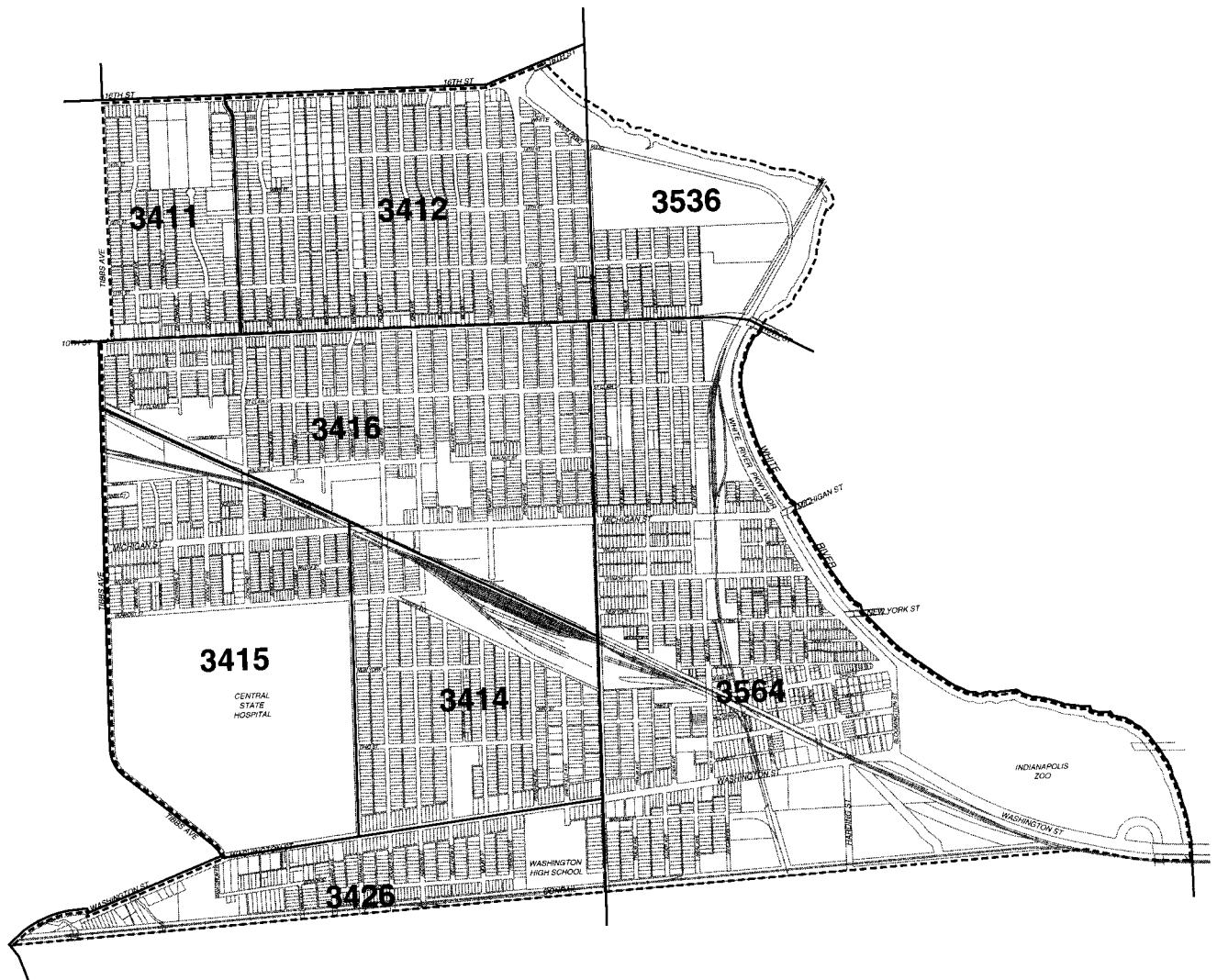
## II. PROCESS

### A. Data Collection

1. Before the data collection process can begin, the address for every parcel in the neighborhood must be justified. The justification utilizes Center and Wayne Townships Assessors' data, Indianapolis Mapping and Geographic Information System (IMAGIS) data, and field surveys.
2. Once the justification is completed a neighborhood database is developed. The database will store all of the data collected for the neighborhood during the planning process. The database establishes the "baseline" for future planning efforts.
3. A field survey was conducted for the entire neighborhood in 1992. Land use for each parcel was determined along with a building condition assessment for each primary structure. Vacant land, vacant structures, and boarded structures were also determined through field analysis.
4. In addition to the basic field survey, data was collected via interagency computer resources. This data includes owner occupancy status, government owned property, permit information, public sector investments, Metropolitan Indianapolis Board of Realtors (MIBOR) sales information, and publicly owned land. All of these data points were mapped for analysis. All of this data is also recorded on the neighborhood database, for each of the nearly 6,500 parcels.

### B. Coordination

1. The primary mechanism for a successful housing improvement plan is coordination. The staff of the Department of Metropolitan Development's Planning Division and other city agencies have coordinated throughout this planning process to identify indicators of housing need and to identify targeted approaches for concentration of limited public funds.
2. Input from neighborhood organizations was relied upon when developing sub-neighborhood concentration areas.
3. A Strategic Planning Committee (SPC) was formed consisting of representatives from Westside Community Development Corporation, neighborhood organizations, realtors, landlords, and other neighborhood leaders. Programmatic issues such as projects, capacity, and funding sources were also discussed.



**MAP 2**  
**1990 CENSUS TRACTS**  
**NEARWESTSIDE NEIGHBORHOOD**

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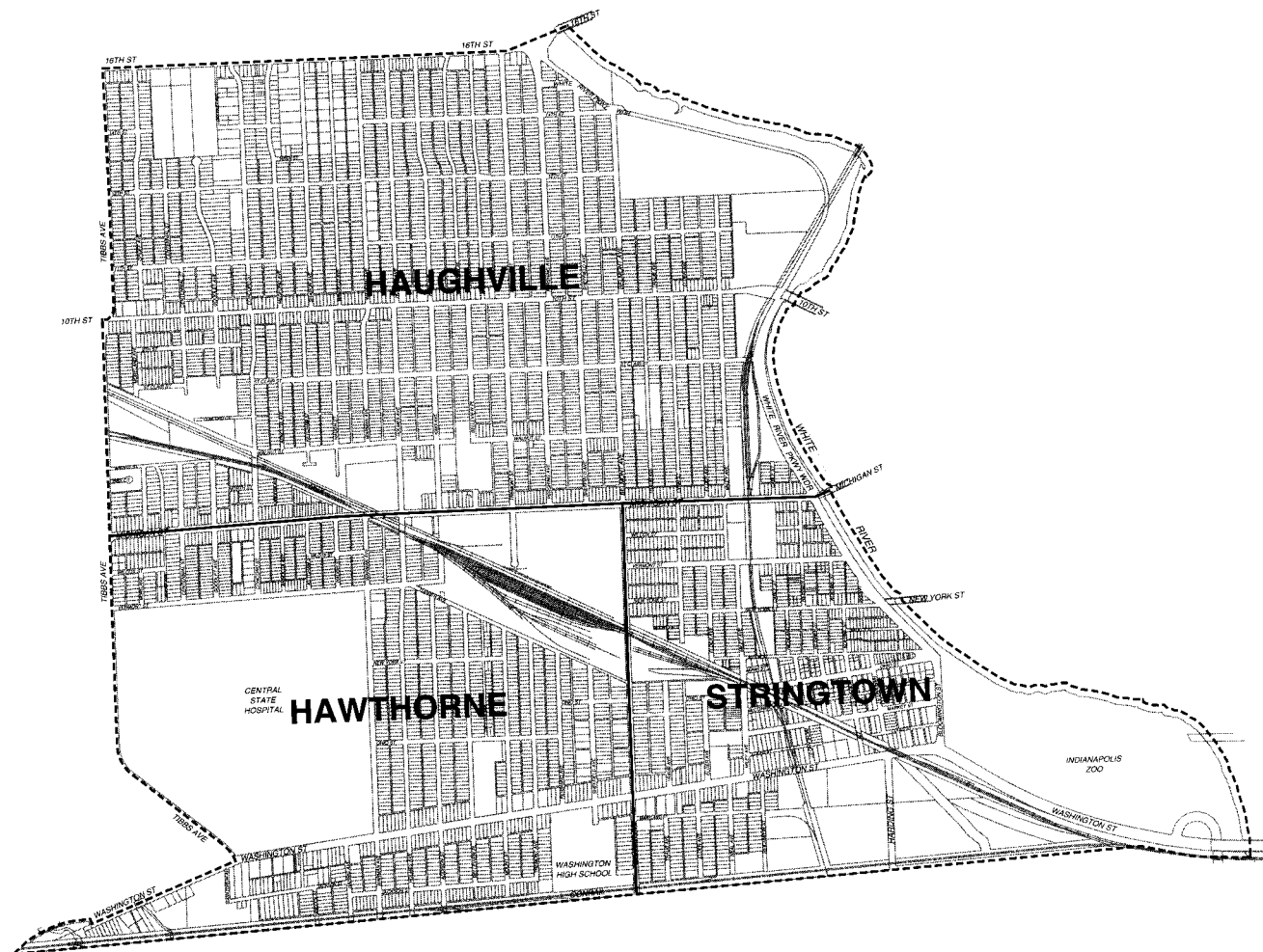


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4. Coordination between the City and the various public and private implementors of housing programs is required to successfully improve the physical condition of the sub-neighborhood areas identified in this plan.

**C. Adoption by the Metropolitan Development Commission (MDC)**

The Nearwestside Housing Improvement and Neighborhood Plan amends the 1982 Nearwestside Subarea Plan as a segment of the Comprehensive Plan for Marion County and becomes the official city housing strategy for the Nearwestside Neighborhood.



**MAP 3**  
**SUB-NEIGHBORHOODS**  
**NEARWESTSIDE NEIGHBORHOOD**

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### III. DATA COLLECTION AND ANALYSIS

#### A. 1992 Land Use

According to field surveys completed in 1992, the majority (73.8%) of the land in the Nearwestside neighborhood is used for residential purposes. Special uses such as schools and churches are located throughout the neighborhood. There are concentrations of retail and service commercial and office uses along Washington Street, Michigan Street, 10th Street, and 16th Street. Industrial uses are prevalent along Washington Street, White River Parkway West Drive, and the railroads. (See Map 4.)

#### B. 1991 Zoning

A zoning map was compiled illustrating the 1991 zoning districts for the neighborhood. The majority of the neighborhood is zoned appropriately when compared to existing development. The most obvious exceptions are residential uses along Michigan Street zoned for commercial uses, and commercial uses along Washington Street west of Tibbs zoned for industrial and residential uses. Also, much of 10th Street that is used residentially is zoned for commercial use. (See Map 5.)

#### C. 1992 Building Conditions

While conducting the land use field survey, building conditions were also assessed. Each primary structure was rated in one of five possible condition categories:

1.    Excellent Condition: The structure needs no attention in the form of paint or repairs;
2.    Need of Superficial Repairs: a) exterior walls - peeling paint on less than 50% of the structure, b) windows, sashes, door frames - missing storm inserts, missing or torn screens, c) gutters, down spouts - rusty, peeling paint;
3.    Minor Rehabilitation Needed: a) exterior walls - peeling paint on more than 50% of the structure, b) foundation - small cracks (hairline), c) roof - loose or missing shingles, obvious wear, d) windows, sashes, door frames - cracked glass, missing storm inserts, e) chimney - small cracks, f) gutters, down spouts - rusty, peeling paint, dents, g) porch - small cracks;
4.    Major Rehabilitation Needed: a) exterior walls - leaning walls, b) chimneys - leaning, c) foundation - settling or crumbling, d) roof - sagging, e) wood - extensive rotting, f) masonry - loose, g) doors and windows - missing, h) fire damage - minor; and



## MAP 4 1992 LAND USE

### NEARWESTSIDE NEIGHBORHOOD

#### RESIDENTIAL

- Single-family
- Duplex
- Medium Density (5-15 D. U./Acre)
- High Density (15+ D. U./Acre)

#### COMMERCIAL

- Office
- Retail

#### PUBLIC & SEMI-PUBLIC

- Special Use
- Park

#### INDUSTRIAL

- Light
- Heavy

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5. Dilapidated: a) exterior walls - leaning or bulging, large holes, rotting and missing material, b) foundation - uneven settlement, sinking, large cracks, missing brick, large holes, out of plumb, c) roof - extreme sagging, warping, rotting material, large holes, d) windows, sashes, door frames - broken or missing glass, boarded windows, rotten or rusted materials, distorted frames, e) chimney - leaning, missing bricks, missing or collapsed portions, rusted flashing, missing mortar, f) gutters, downspouts - rusted or rotted material, holes, sagging, missing sections or completely absent, g) porch - rails or banisters missing, floor collapsed, separation (pulling away) from main structure, missing sections.

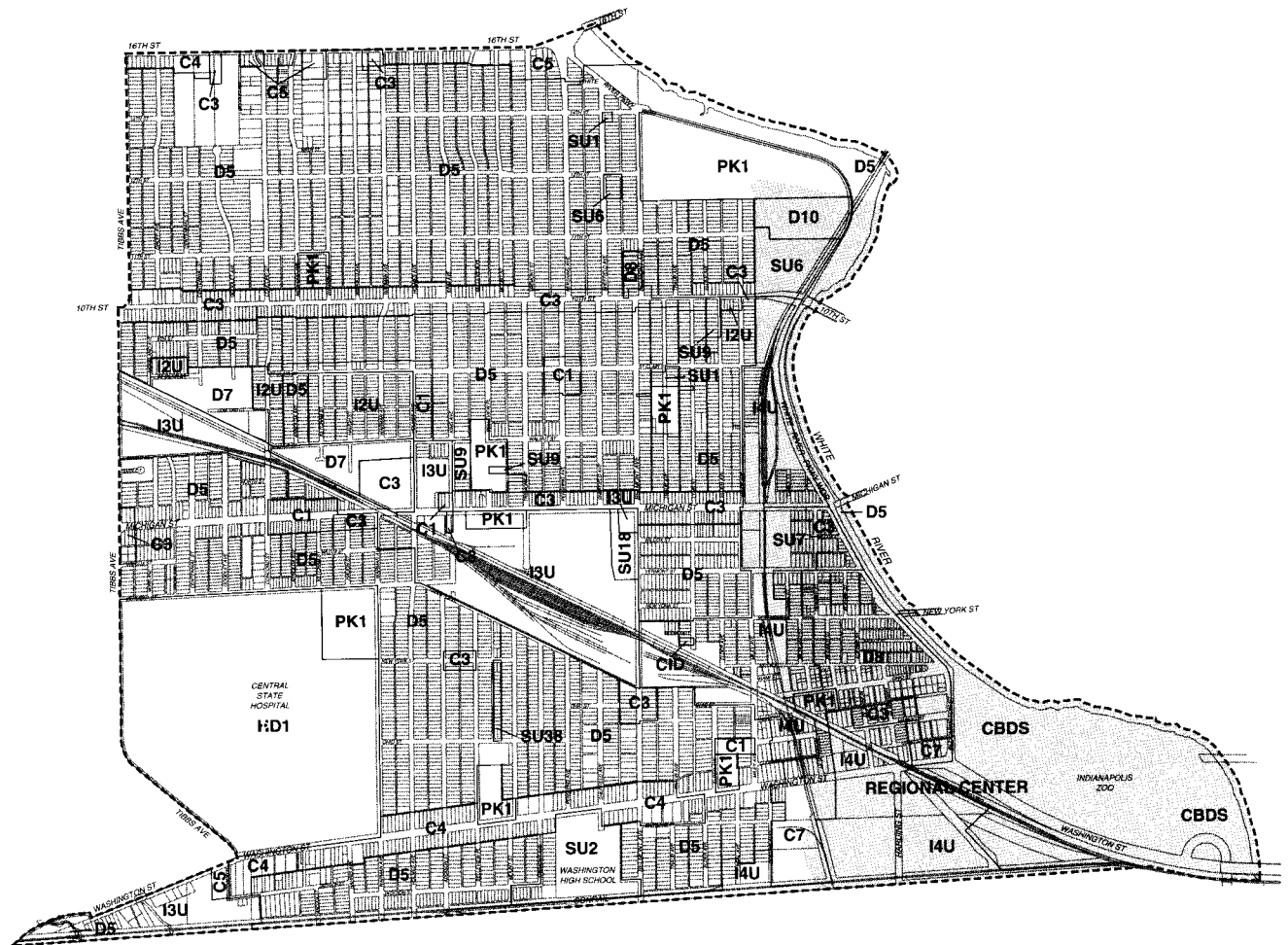
Of all the sub-neighborhood areas Stringtown area has the greatest percentage of buildings categorized as in need of major repairs and dilapidated. However, this neighborhood also contains a high percentage of excellent structures as well. (See Table 1 and Figure 1.)

Concentrations of buildings in worse condition than the rest of the neighborhood exist in four pockets. The first is south of 10th Street, east of Tremont Street, west of Lynn Avenue, and north of Michigan Street. The second pocket is located to the south of St. Clair Street, east of Concord Street, north of Walnut Street and west of Bellevue Place. The third area is located south of Ohio Street, east of Traub Street, north of Washington Street, and west of Koehne Street. Finally, the fourth is south of Vermont Street, east of Warman Avenue, north of Washington Street and west of Bellevue Place.

#### D. 1990 Occupancy Status (Residential)

Occupancy status was derived for this study. To do this, Assessors' data is downloaded to the neighborhood database, and a program is run to assign occupancy status. If the owner's address is the same as the property address then it is considered to be owner occupied. If the address is different, then the structure is assumed to be renter occupied. In cases where there is a duplex that has one matching address and one non-matching address, the duplex is considered to be half owner occupied and half renter occupied. The Assessors' data counts information by structure -- not units (a single structure can have several units). Note, the Assessors' data may differ slightly from the Census data because the Assessors count structures not units; and, frequently, Assessors' data for contract sales remain in the sellers name until the contract is paid in full and thus appear to be rentals.

There are flaws with both methods. The Census may not receive all of the responses. They also may get inaccurate information from the respondents. The Assessors' data is more precise. However, at this time there is no way that PD staff can determine the number of units in every structure within a neighborhood; hence, the Assessors' data and the Census data are not comparable.



## MAP 5 1991 ZONING

### NEARWESTSIDE NEIGHBORHOOD

D5 Dwelling: Medium-high density single-family  
 D7 Dwelling: Medium density multi-family  
 D8 Dwelling: High density multi-family  
 D10 Dwelling: High density multi-family

C1 Office Buffer District  
 C3 Neighborhood Commercial District  
 C4 Community-Regional Commercial District  
 C5 General Commercial District  
 C7 High Intensity Commercial District  
 CID Commercial-Industrial District  
 CBDS Central Business District-Special  
 I2U Light Industrial  
 I3U Medium Industrial  
 I4U Heavy Industrial

SU1 Church  
 SU2 School  
 SU6 Hospitals and Sanitariums  
 SU7 Charitable and Philanthropic Institutions  
 SU9 Government Building  
 SU18 Light and Power Substation  
 SU38 Community Center  
 PK1 Park District One  
 HD1 Hospital District One

 Regional Center Secondary

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Using the Assessors' method above, the neighborhood has 32% renter occupied structures and 68% owner occupied structures. According to the 1990 Census the neighborhood had 45% renter occupied units and 55% owner occupied units.

A comparison of building conditions to occupancy status was completed to determine the overall condition of owner versus renter occupied units. The comparison required grouping the five condition categories into three. Structures in Excellent Condition and those in need of Superficial Repair were combined to become Condition 1. Structures with Minor Rehabilitation Needed became Condition 2. Finally, those housing structures in the poorest structural condition, Major Rehabilitation Needed and Dilapidated were combined as Condition 3.

In all parts of the neighborhood, owner occupied housing structures are in better physical condition than rental structures. Of the owner occupied housing structures, 76% were in Condition 1 compared to 57% of renter occupied structures. Two percent of the owner occupied structures verses six percent of renter occupied structures are in Condition 3. (See Table 3.)



# **MAP 6** **1992 BUILDING CONDITIONS**

## **NEARWESTSIDE NEIGHBORHOOD**

- EXCELLENT CONDITION
- SUPERFICIAL REPAIRS NEEDED
- MINOR REHABILITATION NEEDED
- MAJOR REHABILITATION NEEDED
- DILAPIDATED STRUCTURE
- No. SUBAREA

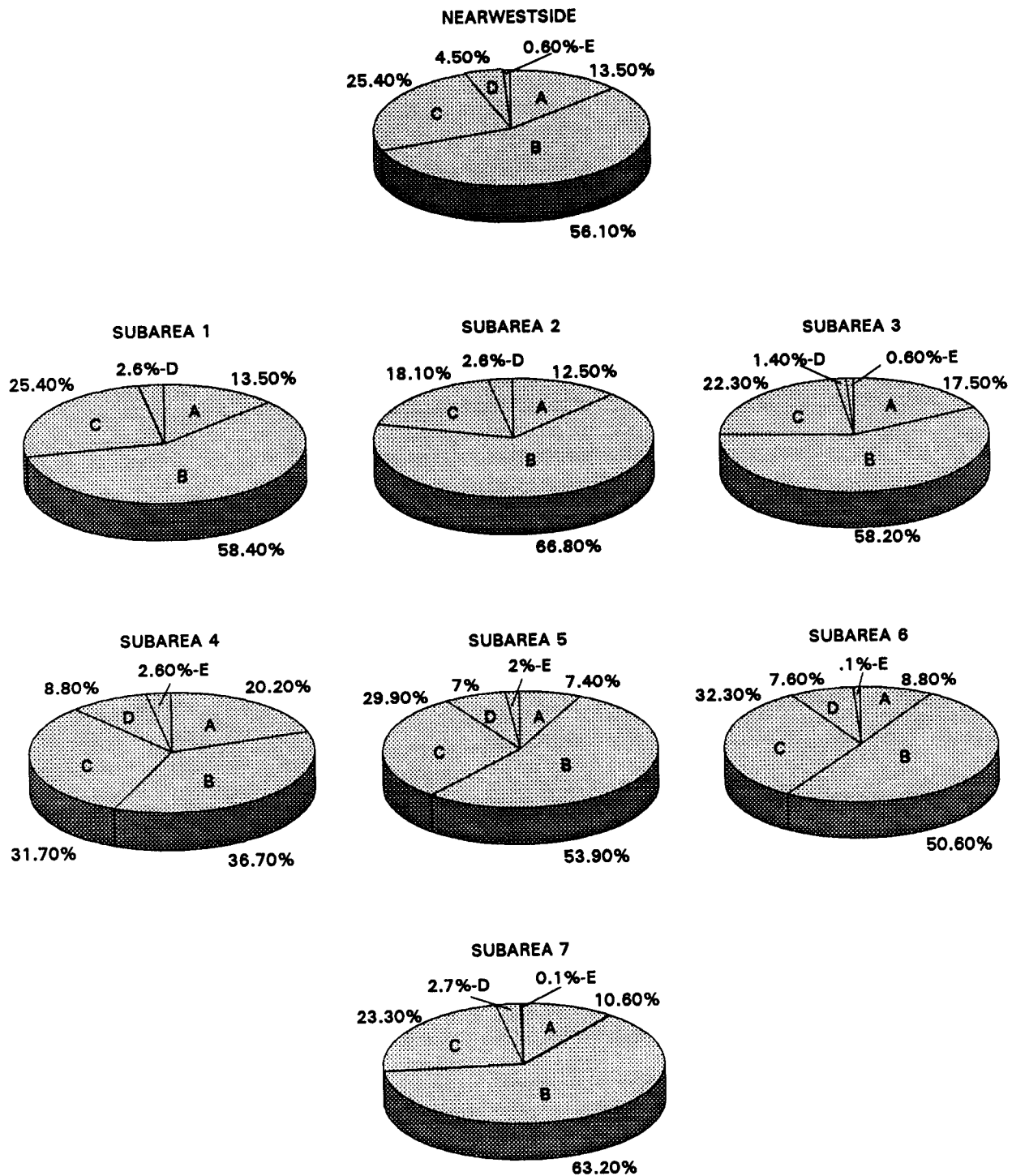
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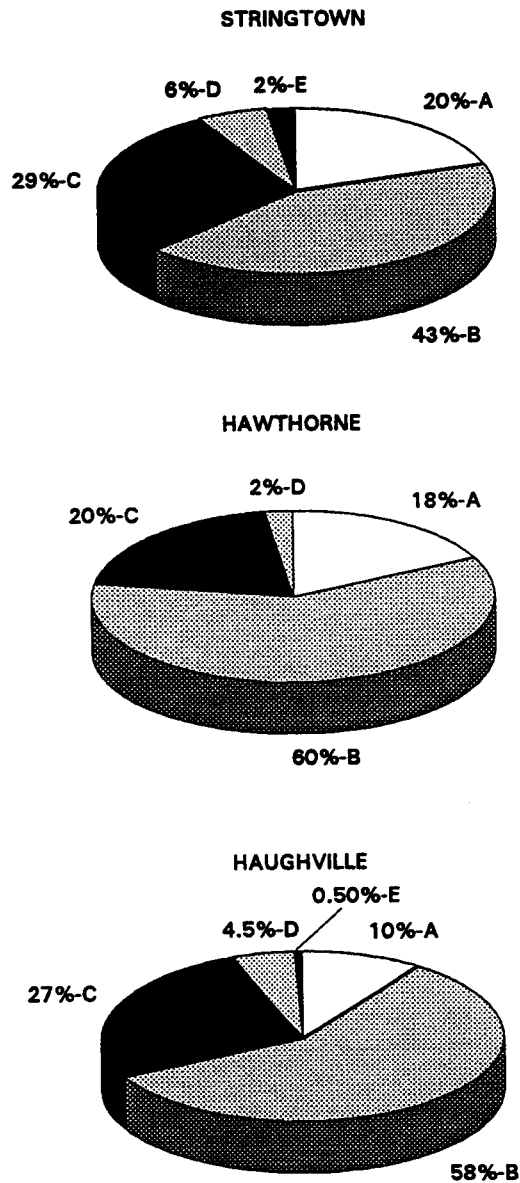
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**FIGURE 1**  
**1992 BUILDING CONDITIONS**



**FIGURE 1**  
**1992 BUILDING CONDITIONS (Cont'd.)**



**TABLE 1**

**BUILDING CONDITIONS ALL STRUCTURES  
SUBAREA ANALYSIS**

Condition	Neighborhood	Subarea One	Subarea Two	Subarea Three	Subarea Four	Subarea Five	Subarea Six	Subarea Seven
Excellent	776	61	128	63	131	32	91	179
Superficial Repairs	3230	264	686	209	238	231	521	1069
Minor Deterioration	1462	115	186	80	206	128	333	393
Major Deterioration	257	12	27	5	57	30	78	46
Dilapidated	35	0	0	2	17	7	7	2
<b>TOTAL</b>	<b>5760</b>	<b>452</b>	<b>1027</b>	<b>359</b>	<b>649</b>	<b>428</b>	<b>1030</b>	<b>1689</b>

Condition	Neighborhood	Subarea One	Subarea Two	Subarea Three	Subarea Four	Subarea Five	Subarea Six	Subarea Seven
Excellent	13.5%	13.5%	12.5%	8.8%	20.2%	7.4%	8.8%	10.6%
Superficial Repairs	56.1%	58.4%	66.8%	29.1%	36.7%	53.9%	50.6%	63.2%
Minor Deterioration	25.4%	25.4%	18.1%	11.1%	31.7%	29.9%	32.3%	23.3%
Major Deterioration	4.5%	2.6%	2.6%	0.7%	8.8%	7.0%	7.6%	2.7%
Dilapidated	0.6%	0.0%	0.0%	0.2%	2.6%	1.6%	0.7%	0.1%

**BUILDING CONDITIONS ALL STRUCTURES  
SUB-NEIGHBORHOOD ANALYSIS**

Condition	Stringtown	Hawthorne	Haughville
Excellent	192	266	316
Superficial Repairs	421	891	1888
Minor Deterioration	280	294	881
Major Deterioration	62	33	160
Dilapidated	19	0	16
<b>TOTAL</b>	<b>974</b>	<b>1484</b>	<b>3261</b>

Condition	Stringtown	Hawthorne	Haughville
Excellent	19.7%	17.9%	9.7%
Superficial Repairs	43.2%	60.0%	57.9%
Minor Deterioration	28.7%	19.8%	27.0%
Major Deterioration	6.3%	2.2%	4.9%
Dilapidated	1.9%	0.0%	0.5%

**TABLE 2****OCCUPANCY STATUS - HOUSING STRUCTURES ONLY  
SUBAREA ANALYSIS**

	Neighborhood	Subarea One	Subarea Two	Subarea Three	Subarea Four	Subarea Five	Subarea Six	Subarea Seven
Number of Structures	4496	383	857	249	451	300	773	1477
Number Owner Occupied	3078	254	659	149	247	184	511	1075
Percent Owner Occupied	68%	66%	77%	60%	55%	61%	66%	73%

**OCCUPANCY STATUS - HOUSING STRUCTURES ONLY  
SUB-NEIGHBORHOOD ANALYSIS**

	Stringtown	Hawthorne	Haughville
Number Of Structures	687	1132	2654
Number Owner Occupied	385	836	1836
Percent Owner Occupied	56%	74%	69%

See Page 10



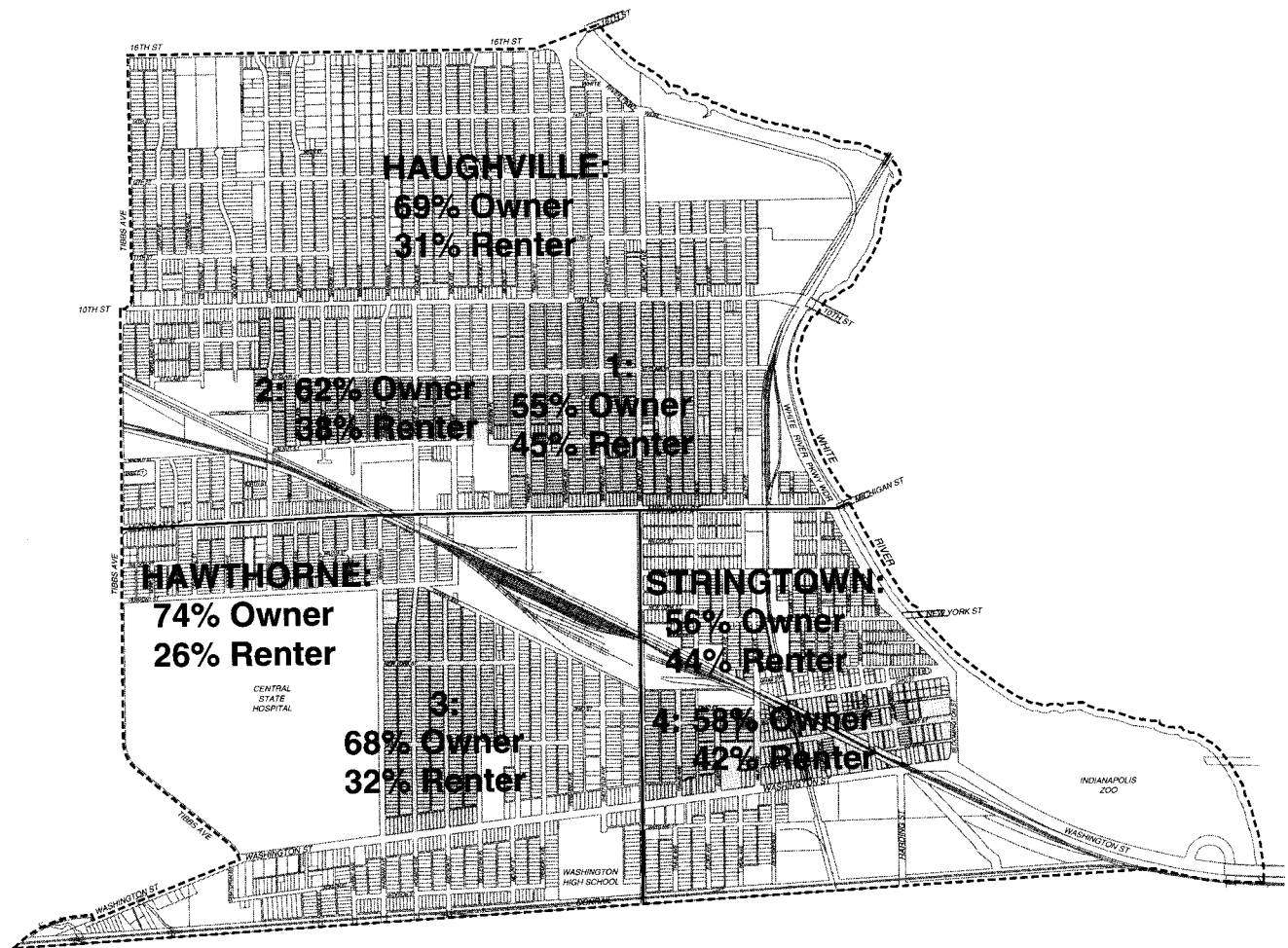
**TABLE 3**

**RESIDENTIAL STRUCTURES – OCCUPANCY/CONDITION STATUS  
SUBAREA ANALYSIS**

	Neighborhood	Subarea One	Subarea Two	Subarea Three	Subarea Four	Subarea Five	Subarea Six	Subarea Seven
<b>OWNER OCCUPIED</b>	<b>3078</b>	<b>254</b>	<b>659</b>	<b>149</b>	<b>247</b>	<b>184</b>	<b>511</b>	<b>1075</b>
Condition 1	2340	199	546	114	146	125	345	259
Condition 2	673	52	108	32	86	55	145	198
Condition 3	64	3	5	3	15	4	21	11
<b>RENTER OCCUPIED</b>	<b>1418</b>	<b>129</b>	<b>198</b>	<b>100</b>	<b>204</b>	<b>116</b>	<b>262</b>	<b>402</b>
Condition 1	805	78	122	65	81	56	141	259
Condition 2	530	49	64	34	94	54	101	130
Condition 3	82	2	12	1	29	6	20	12
<b>OWNER OCCUPIED</b>	<b>3078</b>	<b>254</b>	<b>659</b>	<b>149</b>	<b>247</b>	<b>184</b>	<b>511</b>	<b>1075</b>
Condition 1	76.0%	78.3%	82.8%	76.5%	59.1%	67.9%	67.5%	24.0%
Condition 2	21.8%	20.4%	16.3%	21.9%	34.8%	29.8%	28.3%	18.4%
Condition 3	2.0%	1.1%	0.7%	2.0%	6.0%	2.1%	4.1%	1.0%
<b>RENTER OCCUPIED</b>	<b>1418</b>	<b>129</b>	<b>198</b>	<b>100</b>	<b>204</b>	<b>116</b>	<b>262</b>	<b>402</b>
Condition 1	56.7%	60.4%	61.6%	65.0%	39.7%	48.2%	53.8%	64.4%
Condition 2	37.3%	37.9%	32.3%	34.0%	46.0%	46.5%	38.5%	32.3%
Condition 3	5.7%	1.5%	6.0%	1.0%	14.2%	5.1%	7.6%	2.9%

**RESIDENTIAL STRUCTURES – OCCUPANCY/CONDITION STATUS  
SUB-NEIGHBORHOOD ANALYSIS**

	Stringtown	Hawthorne	Haughville
<b>OWNER OCCUPIED</b>	<b>385</b>	<b>836</b>	<b>1836</b>
Condition 1	254	684	1382
Condition 2	113	143	416
Condition 3	18	9	37
<b>RENTER OCCUPIED</b>	<b>302</b>	<b>296</b>	<b>818</b>
Condition 1	145	177	481
Condition 2	127	105	298
Condition 3	30	14	38
<b>OWNER OCCUPIED</b>	<b>385</b>	<b>836</b>	<b>1836</b>
Condition 1	65.9%	81.8%	75.2%
Condition 2	29.3%	17.1%	30.1%
Condition 3	4.6%	1.0%	2.0%
<b>RENTER OCCUPIED</b>	<b>302</b>	<b>296</b>	<b>818</b>
Condition 1	48.0%	59.8%	58.8%
Condition 2	42.0%	35.4%	36.4%
Condition 3	9.9%	4.7%	4.6%



**MAP 7**  
**1990 OCCUPANCY STATUS**  
**BY SUB-NEIGHBORHOOD AND TARGET AREA**  
**NEARWESTSIDE NEIGHBORHOOD**

— SUB-NEIGHBORHOOD  
 TARGET AREA

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## E. 1992 Redevelopment Opportunities

The majority of the vacant single and multi-family structures and the vacant land in the neighborhood are located in the Haughville sub-neighborhood (as a percent of total land in the sub-neighborhoods, Stringtown has the greatest percentage of vacant land, although not the greatest number of vacant parcels). The Hawthorne sub-neighborhood has the least amount of vacant land compared to the other sub-neighborhoods. In the Haughville area, 12% (441) of the total (3743) parcels are vacant. Within Haughville 19.6 percent of the of the residential sites (591) are appropriate for redevelopment as compared to the whole neighborhood where only 9 percent (847 sites) are appropriate redevelopment opportunities. (See Map 8.)

## F. Public Investments in Housing (Residential, 1985-1990)

Direct public investment for the purpose of this study consists of those programs where the property owner has applied directly to the city and received either a: Homestead property; 312 loan; or Rental Rehabilitation funds. From 1985-1989, 34 structures within the Nearwestside received one of these types of financial assistance. Of those properties which received a direct public investment(s), 88% are still in excellent condition or in need of only superficial repair. Of the remaining, 9% need only minor rehabilitation and 3% (1 structure) is dilapidated. However, these sites are located throughout the neighborhood and have not had much visible impact on surrounding properties. It should be noted that as of 1992 these programs have undergone financial and requirement changes due to the Cranston-Gonzales Affordable Housing Act.

## G. Government Owned Property (1990)

As of February 1990, 176 parcels within the neighborhood were owned by either the U.S. Department of Housing and Urban Development; Marion County/City of Indianapolis (Department of Metropolitan Development or Department of Transportation); City of Indianapolis, Department of Public Works; or the United States Veterans Administration. The U.S. Department of Housing and Urban Development owned 12 parcels--all single-family. The majority of the 63 parcels owned by Marion County were vacant lots (35 were vacant lots, 11 were single-family residential, 1 duplex, 2 medium density residential, 1 commercial, 8 special uses and 5 within rights-of-way). The Indianapolis Department of Public Works owned 1 vacant lot, 2 single-family structures and 1 duplex structure. The Veterans Administration held the deed for 40 parcels in the Nearwestside Neighborhood. In the case of the Veterans Administration, this does not necessarily indicate that the property had been foreclosed. The Veterans Administration frequently will sell a house on contract, holding the deed until the contract is paid. The purchasers of the property may live in the structure or lease it (making the occupancy status of these houses difficult to determine using current methods). No concentration of government owned property within the Nearwestside Neighborhood existed on which to base the selection of target areas.



## MAP 8 1992 REDEVELOPMENT OPPORTUNITIES

### NEARWESTSIDE NEIGHBORHOOD

- VACANT SINGLE-FAMILY RESIDENTIAL STRUCTURE
- VACANT MULTI-FAMILY RESIDENTIAL STRUCTURE
- VACANT COMMERCIAL STRUCTURE
- VACANT RESIDENTIALLY ZONED LAND

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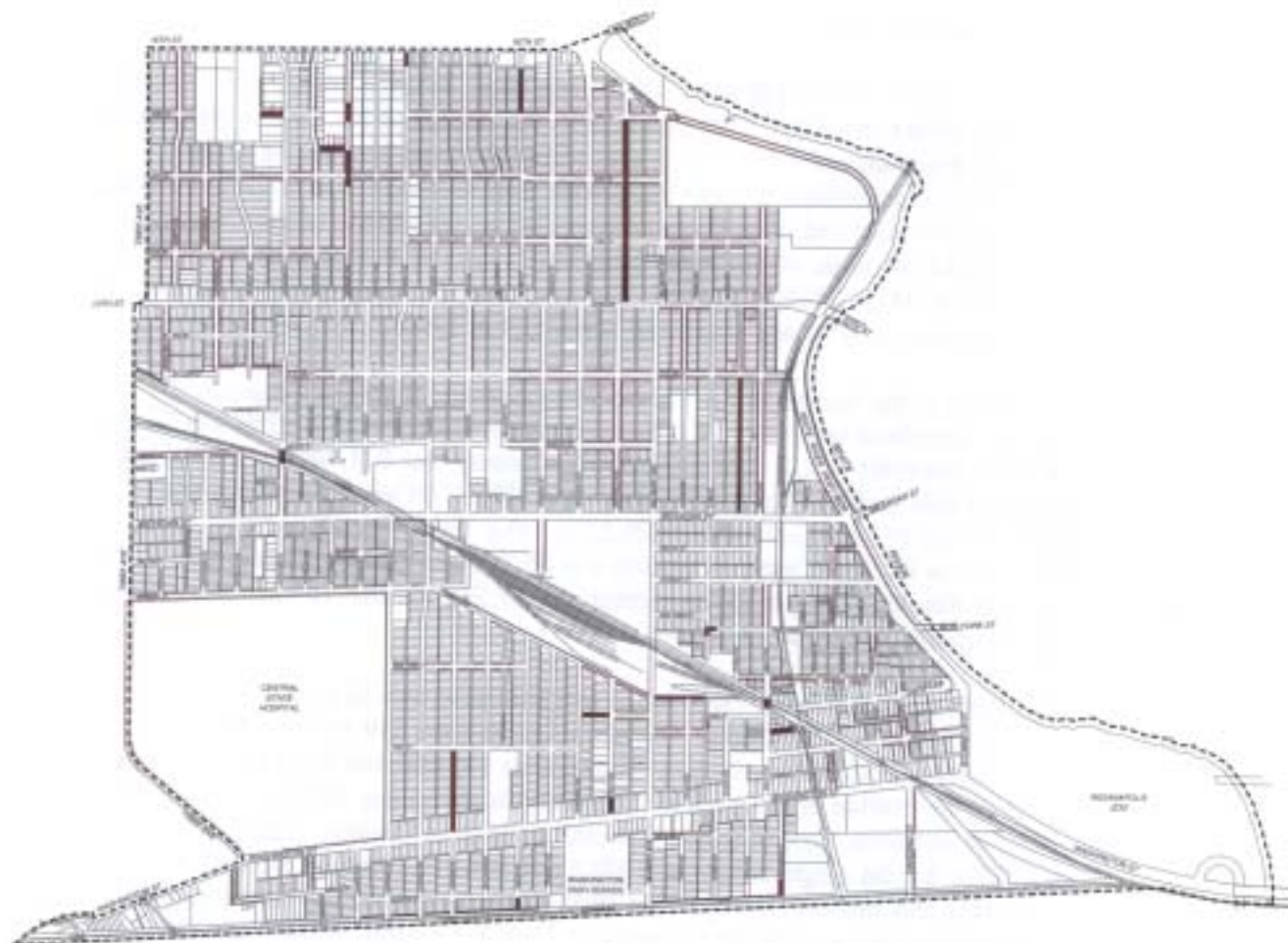
## **H. 1991 Building Permit Activity**

Permit information was examined to determine activity trends occurring within the Nearwestside neighborhood. 741 permits were issued for all types of structures in the neighborhood during 1990. Of these, 427 were structural, 162 heating, 103 electrical, 4 plumbing, and 45 wrecking. Out of the permits issued, 455 were issued for residential structures. All of the permit activity was spread throughout the area -- no geographical, conditional or ownership improvement trend was apparent.

Permitted activity can be either pro-active or re-active. Pro-active permits would be comprised of those permit required activities taken by a property owner who is improving the property for individual reasons such as, resale value, pride of ownership and concern for tenant living conditions. A re-active permit would be one that is taken to respond to a Health and Hospital Corporation of Marion County or zoning code violation.

## **I. 1992 Street, Curb, and Sidewalk Conditions**

A field survey of generalized street, curb, and sidewalk conditions was completed to determine those in need of repair and those which are needed but currently do not exist. As with building conditions, sidewalks and curbs in poor condition are spread throughout the neighborhood. With the exception of the major thoroughfares (Washington, Michigan, 10th, and 16th), many sections of the neighborhood have sidewalks and curbs which are in need of repair/replacement. Streets in need of repair are also in various locations throughout the neighborhood (many fewer streets are in need of repair than are sidewalks and curbs). (See Map 9.)



**MAP 9**  
**1992 GENERALIZED STREET,  
 CURB, AND SIDEWALK CONDITIONS**  
**NEARWESTSIDE NEIGHBORHOOD**

- DETERIORATED STREETS
- DETERIORATED OR ABSENT CURBS AND SIDEWALKS

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## J. 1980/1990 Census Data

The following is from 1980 and 1990 Census data. When comparing the data please note that unless specified, 1980 data is from the Bureau of the Census Neighborhood Statistics Program and calculates figures within the exact boundaries of the neighborhood as defined in 1980. Likewise, neighborhood figures for 1990 come from the User Defined Area Program compiled by the Bureau of the Census. Data not compiled in either of the above programs is derived from census tracts 3411, 3412, 3414, 3415, 3416, and 3564. For data compiled from the 1980 Census, tract 3538 was also used (it was combined with 3564 in 1990).

According to the Bureau of the Census Neighborhood Statistics Program, the median household income for the Nearwestside neighborhood in 1980 was \$15,468 (Center Township was \$11,328 and Marion County was \$17,400). In 1990 the Nearwestside median household income was \$16,303 (Center Township was \$18,255 and Marion County was \$29,152). The 1980 Nearwestside per capita income was \$6,560 (Center Township was \$5,088 and Marion County was \$7,644). In 1990 Nearwestside per capita income was \$7,205 (Center Township was \$9,046 and Marion County was \$14,614).

The 1980 median housing value in the neighborhood was \$23,600 and the average rent was \$168.00. The Center Township figures were \$19,500 and \$127.00, respectively. The Marion County figures were \$35,000 and \$190.00 respectively. In 1990 the median housing value in the neighborhood was \$25,600 compared to \$33,400 in Center Township and \$60,600 for Marion County. The average rent was \$336 for the neighborhood and \$257 and \$412 respectively for Center Township and Marion County. The 1980 vacancy rates for the Nearwestside neighborhood were 1.3% for owners and 9.4% for renters. (The Census Bureau definition of vacancy only includes those units which are not exposed to the elements. Vacant units are excluded if the roof, walls, windows or doors no longer protect the interior from the elements, or if there is positive evidence that the unit is to be demolished or is condemned.)

The 1980 median age in the neighborhood was 28.4 years (Center Township was 28.4 and Marion County was 29.2 years) with 23.2% of the residents 15 years of age or under, and only 12.1% of the residents over 65 years old while 10.4% of the Marion County population was over 65. The 1990 median age was approximately 29.4 years in the neighborhood, 36.5 years in Center Township and 31.9 years in Marion County. Also in 1990, 31% of the neighborhood was 18 years old or younger compared to 26% in Marion County. People over 65 years accounted for 11% of the Nearwestside neighborhood compared to 12% for the County.



Two relevant data items, number of persons per household and percentage of persons receiving public assistance, were not compiled in the Bureau of the Census Neighborhood Statistics Program. These data points were compiled using the census tracts previously noted. In the Nearwestside area as of 1980 there were 2.85 persons per household and 4.7% of the households reported public assistance as their primary type of income (the Center Township figures were 2.69 and 14% while the Marion County figures were 2.63 and 6.6% respectively).

As of 1990, there were 2.77 persons per household in the Nearwestside neighborhood. For the same year, in Center Township there were 2.52 persons per household, and in Marion County there were 2.45 persons per household.

In 1990 there were 4,482 people (26.6%) living below the poverty level. In Center Township, 25.7% of the population was living under the poverty level as was 11.8% of Marion County.

Also in 1990, children under 5 years of age, 35.3% of the Nearwestside, 39.4% of Center Township, and 19% of Marion County lived under the poverty level. Among persons over 64, in the neighborhood, 18% lived below the poverty level compared to 20.4% in Center Township and 10.6% in Marion County.

An income source of public assistance (not Social Security) was reported by 13.5% of neighborhood households. This compares to 13.1% for Center Township and 5.8% for Marion County.

In the Nearwestside 19.4% of the renter occupied households with incomes under \$20,000 paid more than 30% of their income for rent. In Center Township, of the same group, 21% paid more than 30% of their income in rent and in Marion County 13.7% paid more than 30% income to rent.

Among homeowners with incomes under \$20,000, 9.9% in the Nearwestside, 7.5% in Center Township, and 4.4% in Marion County paid more than 30% of their income in homeowner costs. Homeowner costs is the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second or junior mortgages, and home equity loans); real estate taxes; fire, hazard, and flood insurance on the property; utilities, and fuels. It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (personal property taxes, site rent, registration fees, and license fees).



## K. Housing Market Analysis

### Affordability

Housing affordability was derived by using the 1990 Census gross income data. An assumption was made that affordable housing was equal or less than 25% of a household's gross income. Using this assumption, 43% of the households in the Nearwestside demographic area can afford to pay \$374.00 or less a month for housing.

### Multiple Listing Service Data

MLS data was grouped into three price categories for analysis purposes. The categories are \$0 to \$25,000, \$25,000 to \$55,000, and \$55,000 and over. The single-family residential sales and sales of residential property with two to four units follow similar trends.

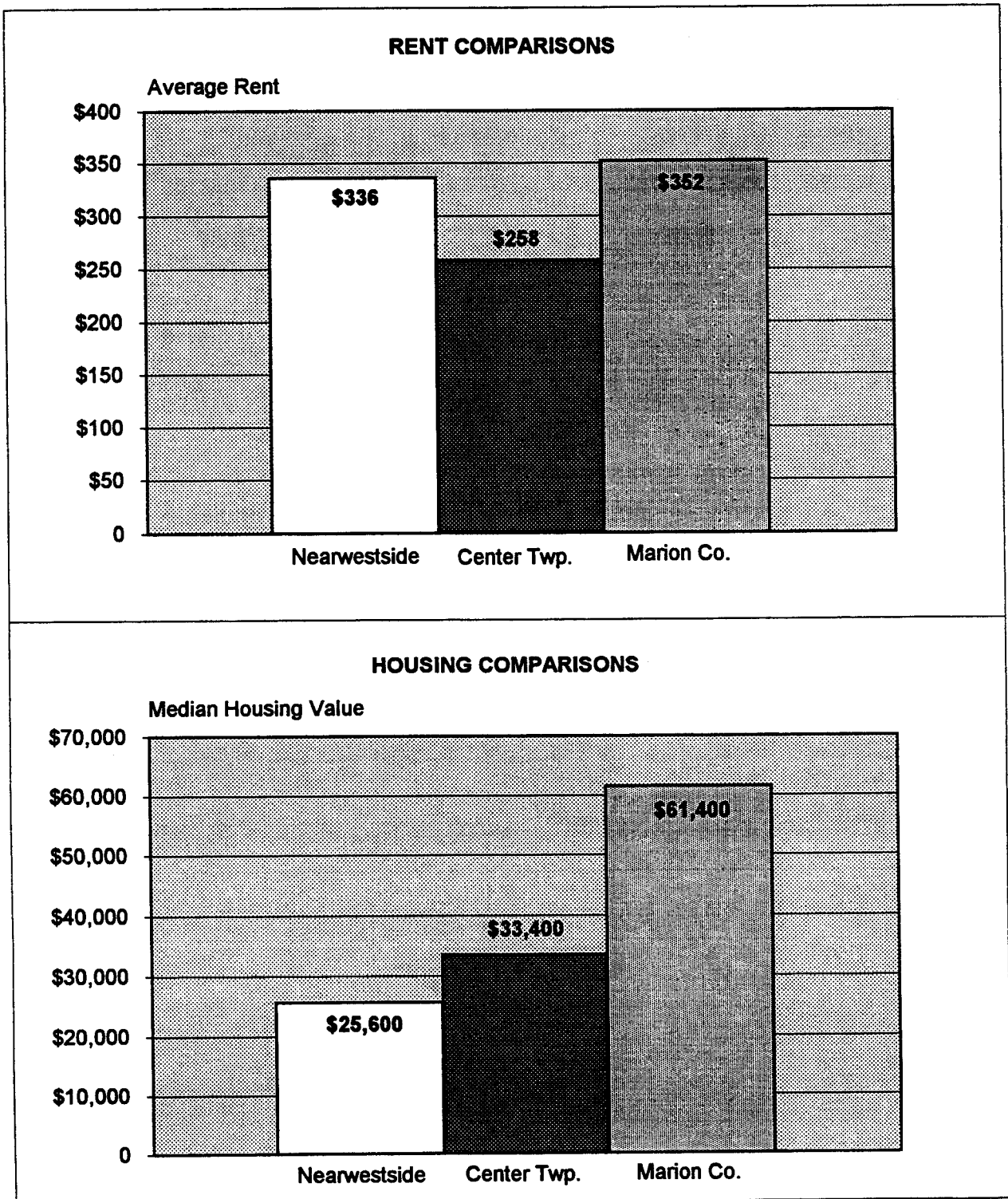
Between July 31, 1990 and July 31, 1992, 158 single-family and two to four unit structures (listed with the MLS) were sold. Of those structures listed, none sold for more than \$55,000, 67 sold for between \$25,000 and \$55,000 (59 single-family and 8 two to four units) and 91 sold for under \$25,000 (78 single family and 13 two to four units).

There were no sales or asking prices of \$55,000 and above in any part of the neighborhood.

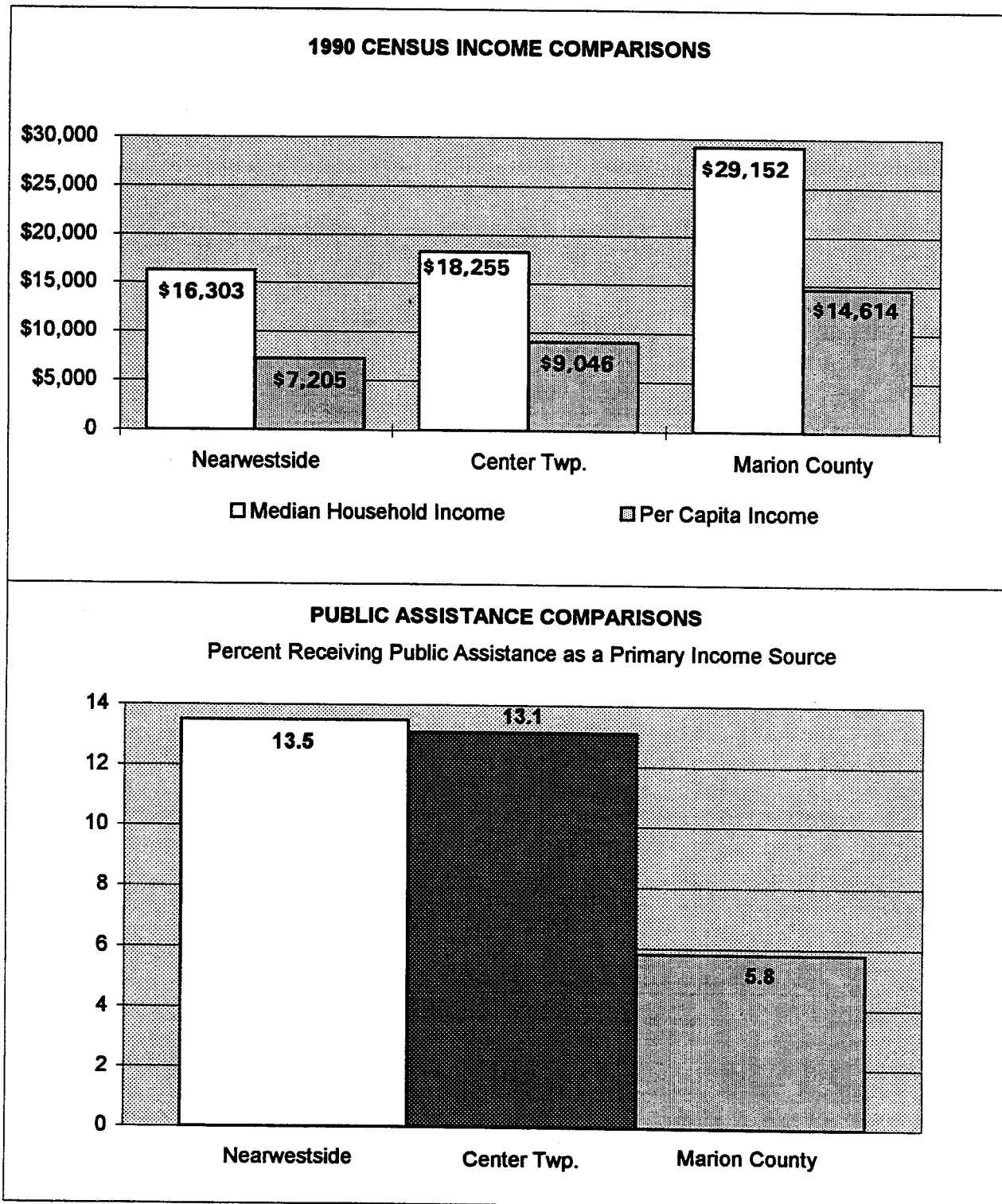
The sales in the \$25,000 to \$55,000 range were concentrated primarily in the Hawthorne sub-neighborhood.

Structures that sold for under \$25,000 were spread throughout the neighborhood. There is no apparent concentration of sales under \$25,000 in any part of the Nearwestside neighborhood.

**FIGURE 2  
HOUSING/RENT COSTS**



**FIGURE 3  
INCOME/ASSISTANCE COMPARISONS**



## **IV. OVERALL COMMUNITY ASSETS AND OBJECTIVES**

### **A. Community Assets**

1. Affordable houses, many restored
2. Sense of neighborhood "togetherness"
3. Annie Casey area
4. Neighborhood churches
5. Christamore House and Hawthorne Multi-Service Centers
6. Goodwill Industries
7. Proximity to downtown
8. Strong neighborhood associations

### **B. Overall Community Objectives**

#### **1. Housing**

- a. Priority One: Assist existing homeowners with rehabilitation.
- b. Priority Two: Promote acquisition and rehabilitation of abandoned/vacant housing units.
- c. Priority Three: Continue to work with city and county agencies to promote resolution of code violation through the Code Compliance Committee.

#### **2. Curbs and Sidewalks**

Promote an assessment and systematic repair/replacement of deteriorated curbs and sidewalks.

#### **3. Aesthetic Environment**

Continue neighborhood involvement with tree planting and park improvement projects.

#### **4. Residential Marketplace**

- a. Priority One: Promote the neighborhood as a good place to live through neighborhood association activities.
- b. Priority Two: Work with the Metropolitan Indianapolis Board of Realtors to encourage its promotion of the neighborhood.

## V. STRATEGY

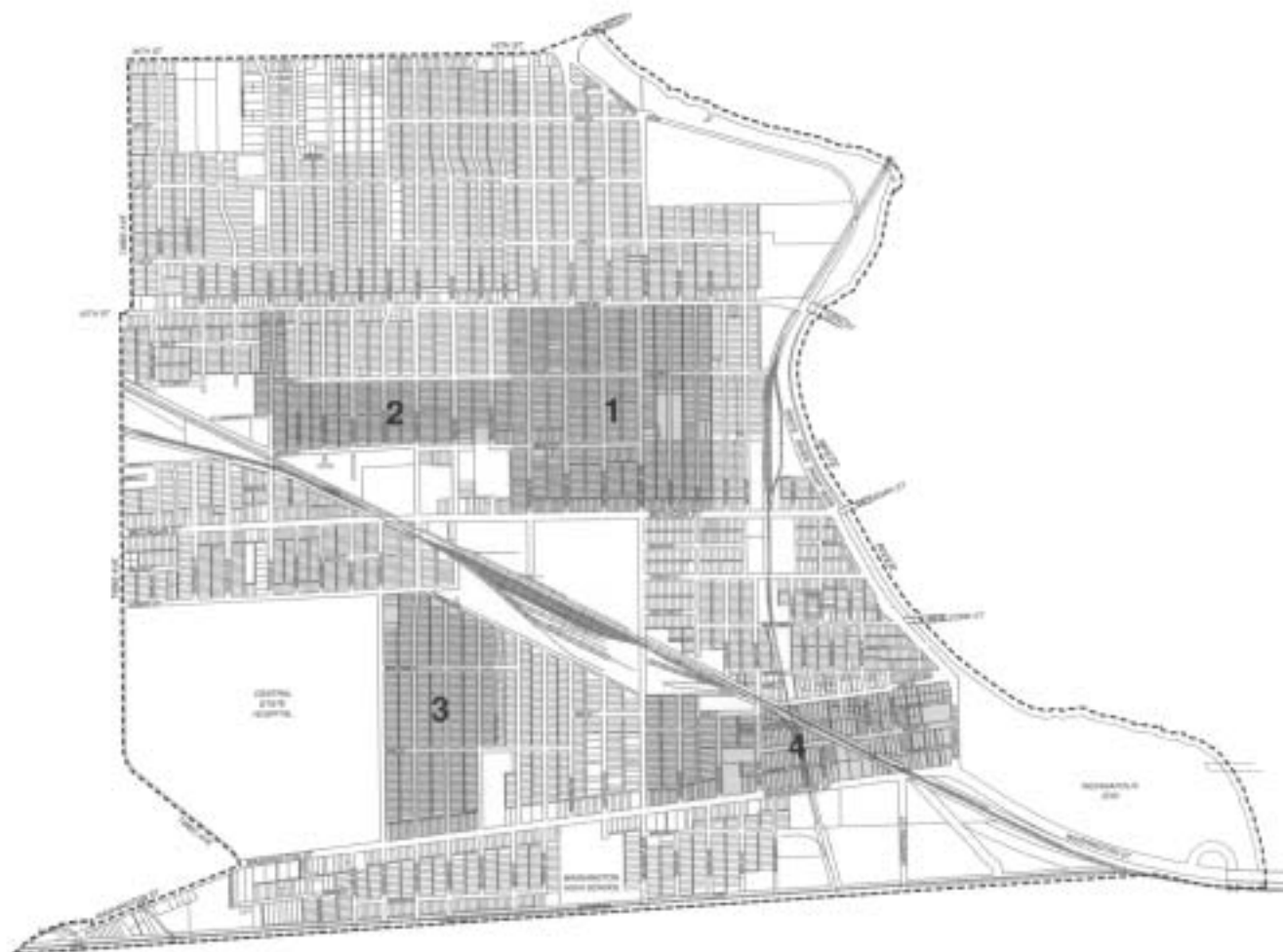
The overall objective of this Plan is to provide a guide for the revitalization of housing stock in the Nearwestside neighborhood. Improvement of the neighborhood will be accomplished primarily through the careful selection of target areas for a strategic and concentrated rehabilitation effort, by the CDC and others in the public and private sector, as noted in the Purpose section of this Plan (See Page 3). Improvement of the housing stock in these target areas should have a positive impact on adjacent property. Reversing the trend of deterioration through revitalization of each target area is the major focus of this Plan.

Along with the physical improvements it is necessary for the neighborhood residents to continue to organize. The neighborhood should utilize the existing neighborhood organizations and Crime Watch groups to advocate its needs and concerns.

The occupancy status, residentially zoned public property, direct public investment, and building permit activity data were compared to the land use and building conditions. Following a detailed analysis of all applicable information, four target areas were identified as areas for intensive revitalization efforts by public and private agencies. Many programs exist to facilitate revitalization. The primary objective of this strategy is to concentrate resources where the greatest impact on the entire neighborhood will be provided.

Part Two of this Plan identifies strategies for each of the target areas. They are split between those identified as housing strategies and other strategies.

In addition to providing a strategy for the neighborhood in its housing revitalization efforts, Part Three is intended to be a resource guide with regard to the major areas of concern identified by the Strategic Planning Committee. The resource guide includes contact people and telephone numbers where appropriate.



## MAP 10 TARGET AREAS

### NEARWESTSIDE NEIGHBORHOOD

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## **PART TWO: TARGET AREA STRATEGIES**

## I. Target Area 1 - Haughville

### A. Boundaries

North: 10th Street  
East: Alley east of Lynn Avenue  
South: Michigan Street  
West: Alley west of Tremont

### B. Ownership

1. 55% Owner Occupied
2. 45% Renter Occupied

### C. Building Conditions by Ownership (where occupancy is known)

1. Excellent Condition	33
a. Owner	10
b. Renter	22
c. Owner/Renter	1
2. Superficial Repairs Needed	184
a. Owner	53
b. Renter	117
c. Owner/Renter	14
3. Minor Repairs Needed	127
a. Owner	54
b. Renter	64
c. Owner/Renter	9
4. Major Repairs Needed	31
a. Owner	19
b. Renter	11
c. Owner/Renter	1
5. Dilapidated	4
a. Owner	3
b. Renter	1
c. Owner/Renter	0

### D. Vacancy

1. Vacant Land	148
2. Vacant Single-Family Structures	34
3. Vacant Multi-Family Structures	12
4. Vacant Commercial Structures	9



**E. Housing Strategies**

1. Ten homeowners assisted by the CDC per year - High Priority
2. Four single-family CDC acquisitions/rehabilitations per year - High Priority
3. Four multi-family CDC acquisitions/rehabilitations per year - High Priority
4. Two-three private market rate home improvement or mortgage loans per year. Utilize HOME Homeowner Rehab. Program (administered by the city/INHP) - High Priority
5. HOME Investor Owner Program (administered by the city/INHP to improve property)
6. INHP Loan Pool Program
7. INHP Homeowner Training Program

**F. Other Strategies (outside the scope of this Plan)**

1. Infrastructure improvements (City)

**II. Target Area 2 - Historic Haughville**

**A. Boundaries**

North: 10th Street from Alley west of Concord Street to Alley east of Concord and St. Clair Street from Alley east of Concord Street to Alley west of Belleview Place  
East: Alley east of Concord Street to St. Clair Street and Alley west of Belleview Place to Walnut Street  
South: Walnut Street  
West: Alley west of Concord Street

**B. Ownership**

1. 62% Owner Occupied
2. 38% Renter Occupied

**C. Building Conditions by Ownership (where occupancy is known)**

1. Excellent Condition	9
a. Owner	0
b. Renter	9
c. Owner/Renter	0
2. Superficial Repairs Needed	112
a. Owner	79
b. Renter	30
c. Owner/Renter	3
3. Minor Repairs Needed	84
a. Owner	38
b. Renter	43
c. Owner/Renter	3

- |                         |    |
|-------------------------|----|
| 4. Major Repairs Needed | 17 |
| a. Owner                | 6  |
| b. Renter               | 10 |
| c. Owner/Renter         | 1  |
| 5. Dilapidated          | 1  |
| a. Owner                | 0  |
| b. Renter               | 1  |
| c. Owner/Renter         | 0  |
- D. Vacancy
- |                                    |    |
|------------------------------------|----|
| 1. Vacant Land                     | 34 |
| 2. Vacant Single-Family Structures | 16 |
| 3. Vacant Multi-Family Structures  | 13 |
| 4. Vacant Commercial Structures    | 4  |
- E. Housing Strategies
1. Four homeowners assisted by the CDC per year - High Priority
  2. One hundred percent single-family CDC acquisitions/rehabilitations over five years - High Priority
  3. One hundred percent duplex CDC acquisitions/rehabilitations over five years - High Priority
  4. Twenty-three percent private market rate home improvement or mortgage loans over five years - High Priority
  5. HOME Homeowner Rehab. Program (administered by the city/INHP)
  6. HOME Investor Owner Program (administered by the city/INHP to improve property)
  7. INHP Loan Pool Program
  8. INHP Homeowner Training Program
- F. Other Strategies (outside the scope of this Plan)
1. Infrastructure improvements (City)

### III. Target Area 3 - Hawthorne

#### A. Boundaries

North: Vermont Street/Turner Avenue  
 East: Trotter Avenue to Ohio Street and Belleview Place to Washington Street  
 South: Washington Street  
 West: Warman Avenue

#### B. Ownership

1. 68% Owner Occupied
2. 32% Renter Occupied

**C. Building Conditions by Ownership (where occupancy is known)**

1. Excellent Condition	30
a. Owner	22
b. Renter	3
c. Owner/Renter	5
2. Superficial Repairs Needed	213
a. Owner	132
b. Renter	59
c. Owner/Renter	22
3. Minor Repairs Needed	93
a. Owner	52
b. Renter	30
c. Owner/Renter	11
4. Major Repairs Needed	6
a. Owner	1
b. Renter	4
c. Owner/Renter	1
5. Dilapidated	1
a. Owner	1
b. Renter	0
c. Owner/Renter	0

**D. Vacancy**

1. Vacant Land	5
2. Vacant Single-Family Structures	4
3. Vacant Multi-Family Structures	2
4. Vacant Commercial Structures	1

**E. Housing Strategies-**The strategy for Hawthorne is to target the 100 block of Belleview Place and use the experience to apply to the next target area, the 200 block of Belleview. Components of this effort are:

1. Educate and inform the residents of the efforts on Belleview, and develop a means for getting the information to them - High Priority
  - a. Design a banner titled "Hawthorne Renaissance" to hang across Belleview to create interest among property owners
  - b. Have a phone number printed on the banner for people to call and receive updated information about the neighborhood via phone recorder
2. Create a data base which helps the neighborhood identify rentals, contract buyers, homeowners, and landlords - Medium Priority

3. Identify the problems with each property and find solutions which help individuals help themselves - High Priority
4. Develop a partnership between the neighborhood and Westside Community Development Corporation (WCDC) to help orchestrate and facilitate the housing needs of Belleview and help to develop the housing strategy - High Priority
5. Develop a partnership with Indianapolis Power and Light and Indy Parks to plant street trees in the right-of-way along Belleview. Residents are expected to play a major role in this effort - High Priority
6. Repair streets, curbs, and sidewalks along Belleview - High Priority
7. Develop a packet of promotional information, which lists the assets of living in the Hawthorne neighborhood with emphasis on the stable to increasing market values in the area - Low Priority
8. Organize a home show showcasing the progress made on Belleview Place - Medium Priority
9. Organize a home tour to showcase the efforts of residents of the area - Medium Priority
10. Create an historic record of the Hawthorne neighborhood - Low Priority
11. Develop a security plan that addresses policing, lighting, and Crime Watch - Medium Priority
12. Establish relations with CSX to help ensure that the Moorefield Yard is redeveloped in a manner that satisfies both the neighborhood and CSX - High Priority
13. Establish relations with the board that is studying the reuse of Central State to help ensure that facility is redeveloped in a manner that satisfies both the neighborhood and State - High Priority

**F. Other Strategies (outside the scope of this Plan)**

1. Infrastructure improvements (City)

## **IV. Target Area 4 - Stringtown**

**A. Boundaries**

North: Alley north of Ohio Street from Belmont Avenue to Alley east of Traub/Ohio Street  
 East: Bloomington Street  
 South: Washington Street  
 West: Belmont Avenue

Note: The Stringtown area has requested that after housing improvements in Target Area 4 have been completed that the target area be expanded north to Vermont Street.

**B. Ownership**

1. 58% Owner Occupied
2. 42% Renter Occupied

**C. Building Conditions by Ownership (where occupancy is known)**

1. Excellent Condition	13
a. Owner	6
b. Renter	7
c. Owner/Renter	0
2. Superficial Repairs Needed	75
a. Owner	41
b. Renter	28
c. Owner/Renter	6
3. Minor Repairs Needed	49
a. Owner	26
b. Renter	18
c. Owner/Renter	5
4. Major Repairs Needed	4
a. Owner	3
b. Renter	1
c. Owner/Renter	0
5. Dilapidated	2
a. Owner	1
b. Renter	1
c. Owner/Renter	0

**D. Vacancy**

1. Vacant Land	31
2. Vacant Single-Family Structures	12
3. Vacant Multi-Family Structures	1
4. Vacant Commercial Structures	11

**E. Housing Strategies**

1. CDC homeowner assistance - High Priority
2. CDC acquisitions/rehabilitation - High Priority
3. Infill housing - High Priority
4. Continuation of Code Compliance Committee - High Priority
5. Private market home improvement of mortgage loans
6. HOME Homeowner Rehab. Program (administered by the city/INHP)
7. HOME Investor Owner Program (administered by the city/INHP to improve property)
8. INHP Loan Pool Program
9. INHP Homeowner Training Program

**F. Other Strategies (outside the scope of this Plan)**

1. Neighborhood community center - (This is a non-housing recommendation and included with the recognition that it is outside the scope of this plan.) - High Priority
2. Formation/continuation of Crime Watch Program - High Priority
3. Tree planting - High Priority
4. Infrastructure improvements (City)

## NEARWESTSIDE 5 YEAR STRATEGY

I. TARGET AREA 1 - HAUGHVILLE	1994	1995	1996	1997	1998
<b>A. HOUSING STRATEGIES</b>					
1. CDC Homeowner Assistance (Ten per year)	⊗	⊗	⊗	⊗	⊗
2. CDC Single Family Acquisition/Rehabilitation (Four per year)	⊗	⊗	⊗	⊗	⊗
3. CDC Duplex Acquisition/Rehabilitation (Four per year)	⊗	⊗	⊗	⊗	⊗
4. Private Market or HOME Home Improvement Loans (Two to three per year)		▼	▼	▼	▼
5. HOME Investor Program			▼	▼	▼
6. INHP Loan Pool	⊗	⊗	⊗	⊗	⊗
7. INHP Homeowner Training	⊗	⊗	⊗	⊗	⊗
<b>B. OTHER STRATEGIES</b>					
1. Infrastructure Improvements		⊗	⊗	⊗	⊗

⊗ - High Priority

▼ - Medium Priority

■ - Low Priority

## NEARWESTSIDE 5 YEAR STRATEGY

II. TARGET AREA 2 - HISTORIC HAUGHVILLE	1994	1995	1996	1997	1998
<b>A. HOUSING STRATEGIES</b>					
1. CDC Homeowner Assistance (Four per year)	⊗	⊗	⊗	⊗	⊗
2. CDC Single Family Acquisition/Rehabilitation (100% over five years)	⊗	⊗	⊗	⊗	⊗
3. CDC Duplex Acquisition/Rehabilitation (100% over five years)	⊗	⊗	⊗	⊗	⊗
4. Private Market or HOME Home Improvement Loans (20%-30% over five years)		▼	▼	▼	▼
5. HOME Homeowner Rehabilitation		▼	▼	▼	▼
6. HOME Investor Owner			▼	▼	▼
7. INHP Loan Pool	▼	▼	▼	▼	▼
8. INHP Homeowner Training	▼	▼	▼	▼	▼
<b>B. OTHER STRATEGIES</b>					
1. Infrastructure Improvements		⊗	⊗	⊗	⊗

⊗ - High Priority

▼ - Medium Priority

■ - Low Priority



## NEARWESTSIDE 5 YEAR STRATEGY

III. TARGET AREA 3 - HAWTHORNE	1994	1995	1996	1997	1998
<b>A. HOUSING STRATEGIES</b>					
1. Improvement of Houses on Belleview Place	☼	☼	☼	☼	☼
<b>B. OTHER STRATEGIES</b>					
1. Inform Public of Efforts on Belleview Place	☼	☼	☼	☼	☼
2. Create Data Base Showing Rentals, Contract Buyers, Homeowners, and Landlords		▼	▼	▼	▼
3. Help Property Owners Solve Their Own Problems	☼	☼	☼	☼	☼
4. Form a Partnership with WCDC to Deal with Housing Needs on Belleview Place	☼	☼	☼	☼	☼
5. Plant Trees, Repair Street, Curbs, and Sidewalks on Belleview Place	☼	☼	☼	☼	☼
6. Develop a Hawthorne Welcome Packet		■	■	■	■
7. Organize Home Show to Feature Current Efforts on Belleview Place		▼	▼	▼	▼
8. Organize Hawthorne Home Tour		▼	▼	▼	▼
9. Create Historic Record of the Hawthorne Community		■	■	■	■
10. Develop a Security Plan that Addresses Policing, Lighting, and Crime Watch		▼	▼	▼	▼
11. Work with CSX to Redevelop the Moorefield Yard in a Manner Acceptable to Both	☼	☼	☼	☼	☼
12. Involve Community in Process to Determine Reuse of Central State Property	☼	☼	☼	☼	☼

☼ - High Priority

▼ - Medium Priority

■ - Low Priority

## NEARWESTSIDE 5 YEAR STRATEGY

IV. TARGET AREA 4 - STRINGTOWN	1994	1995	1996	1997	1998
<b>A. HOUSING STRATEGIES</b>					
1. CDC Homeowner Assistance	⊗	⊗	⊗	⊗	⊗
2. CDC Acquisition/Rehabilitation	⊗	⊗	⊗	⊗	⊗
3. Infill Housing		⊗	⊗	⊗	⊗
4. Code Compliance Committee	⊗	⊗	⊗	⊗	⊗
5. Private Market Loans		⊗	⊗	⊗	⊗
6. HOME Investor Owner		▼	▼	▼	▼
7. INHP Loan Pool	⊗	⊗	⊗	⊗	⊗
8. INHP Homeowner Training	⊗	⊗	⊗	⊗	⊗
<b>B. OTHER STRATEGIES</b>					
1. Neighborhood Community Center		⊗			
2. Formation/Continuation of Crime Watch Program	⊗	⊗	⊗	⊗	⊗
3. Tree Planting	▼	▼	▼	▼	▼
4. Infrastructure Improvements		⊗	⊗	⊗	⊗

⊗ - High Priority

▼ - Medium Priority

■ - Low Priority

## **PART THREE: RESOURCE GUIDE**

The Resource Guide has been added to help neighborhood organizations, individuals and the Community Development Corporation better assist their neighbors and clients in finding necessary products and services. Please remember that the Resource Guide was compiled in the Fall of 1993 and the contact people and programs may need to be updated periodically. It will be up to the users of this guide to make appropriate periodic updates.

## **I. HOUSING PROGRAMS**

The following organizations were surveyed for descriptions of their affordable housing programs/products available to residents of the City, CDC's and/or not-for-profits.

Those products/programs which offer any form of rehabilitation assistance are denoted by an \*.

**LENDER:** NBD (Formerly INB-Indiana National Bank)

**CONTACT:** Mr. Stephen Heathcock - Affordable Lending Officer  
266-5972  
Ms. Diane Rice - Community Reinvestment Act (CRA) Mortgage Coordinator 266-5320

**PRODUCT/**

- PROGRAM:**
1. Good Neighbor Program - This bank participates with/through INHP (see INHP program description for details of program).
  - \* 2. CRA Mortgage - This program attempts to qualify persons for a loan based upon the specific circumstances of that person. The categories listed:
    - first time home buyer,
    - single parent,
    - self-employment,
    - residential rehab in blighted areas,
    - conventional rehab loan,
    - financing for rental investment for low to moderate buyers primarily within seven targeted neighborhoods,
    - senior citizens,
    - physically challenged,
    - housing counseling (for those above 80% of median income or not meeting housing counseling requirements of INHP's program).
  - \* 3. Acquisition/Rehabilitation - This program allows buyer to acquire a vacant structure and borrow the rehabilitation funds.
  4. Insured Conventional Mortgage - This program may be obtained for as little as 5% down payment.

- \* 5. "Home Equity" or Installment Loan - This program for rehabilitation or improvements of less than \$10,000 - \$15,000.

**LENDER:** Railroadmen's Federal

**CONTACT:** Mr. Darryl Waltz - Community Reinvestment Act (CRA) Officer - 630-0514

**PRODUCT/**

**PROGRAM:** 1. Good Neighbor Program - participates with/through INHP's program (see INHP program description for details of program).

**LENDER:** National City Bank (NCB)

**CONTACT:** Mr. Curtis Heflin - CRA Officer - 267-7000 or Ms. Janis Pfeifer - Neighborhood Housing Specialist - 267-7589

**PRODUCT/**

**PROGRAM:** 1. Right Loan Mortgage - This bank offers a quarter percentage below the market rate and targeted to those persons residing in census tracts known to have 50% or more of the residents at 80% or below the median income (CDBG Area). There are no income caps and loan terms are 15, 20, 25 or 30 years. Some borrowers may be asked to participate in home ownership counseling. It requires 5% down, 3% borrower's equity with the remaining 2% can be a gift/grant or unsecured loan from a not-for-profit. Eligible properties include; one to four family, owner and non-owner occupied, condominiums and planned unit developments. These loans are generally marketed to CDC's.

- \* 2. Home Improvement Loan - This bank offers a rehabilitation loan to residents who have been in their home for four years and located in census tracts known to have 50% or more of the residents at 80% or below the median income (CDBG Area). Currently being offered is an 8%, fixed, simple loan with a minimum of \$500 and maximum of \$5,000.

**LENDER:** Fifth Third Bank

**CONTACT:** Mr. David Phillipy - CRA Officer - 464-2372

**PRODUCT/**

**PROGRAM:** 1. Fifth Third Bank's Good Neighbor Residential Mortgage Loan Program (This is not the same as that offered by INHP. This program is exclusive to Fifth Third). This program offers a quarter percentage below Fifth Third's current market rate, with a reduced down payment requirement, which can include a gift. These loans can be used for home purchase, construction or rehab of single family and owner-occupied two family homes at 30 year fixed or 5 year adjustable. Zero points are charged. The loans are eligible to anyone at 100% or below the area's median income and within the bank's service area. Mortgage insurance is waived, part of the application fee is

credited to closing costs and closing costs may be financed. Debt-to-income ratios and credit history requirements are relaxed. Minor rehab is allowable provided it does not exceed 5-10% of the value/purchase price. Credit guidelines, in some cases, allow accounts which are current now, but had a late payment history occurring prior to last twelve months; judgements or collections that have been satisfied; repossessions older than twenty-four months; and discharged bankruptcies that are a minimum of 3 years old with established credit that is acceptable.<sup>1</sup>

Note - Fifth Third also participates in the Good Neighbor Program offered by INHP.

<sup>1</sup> This program is in the process of being revised, and terms are subject to change.

**LENDER:** Society Bank

**CONTACT:** Ms. Sherri Barnes - Mortgage Loan Originator - 573-4124

**PRODUCT/  
PROGRAM:**

1. Homeassist Program - This program is a mortgage loan program that requires a 5% down payment, but will contribute 2% of the purchase price towards the down payment. The bank also pays the first-year private mortgage insurance up to a combined total of \$1,000 with NO repayment necessary. This program offers 15, 20, and 30 year loans at a fixed rate. Debt-to-income ratios are eased/adjusted to assist the buyer. The program is not limited to first time home buyers and may be used for rehabilitation, which is in conjunction with acquisition. These loans cannot be used for refinancing. Closing costs can be financed. Eligibility requirements allow families below the area's median income to qualify.

Note - In conjunction with the homeassist program, this program offers a home buyers' workshop/seminar which helps home buyers with credit counseling and budgeting. The home buyers' workshop is mandatory to qualify for the loan.

**LENDER:** First of America Bank

**CONTACT:** Mr. Schuyler Culver - Assistant Vice President - 241-2361

**PRODUCT/  
PROGRAM:**

1. The Initiative Mortgage Program - This program provides a 15 or 30 year, market rate, first mortgage loan for owner occupied properties. A minimum of 5% down payment, allowing 2% provided as a gift/grant or unsecured loan from INHP. No minimum mortgage amount is required. Eligible incomes are allowable to 115% of the area median income. Relaxed debt-to-income ratios of 33% and 40%. Some closing costs may be reduced. Requires borrower counseling regarding budgeting, maintenance, etc. through INHP's homeownership counseling program.

**LENDER: People's Bank**

**CONTACT: Mr. James Davie - CRA Officer - 328-3666**

**PRODUCT/**

**PROGRAM: 1. Good Neighbor Program - This bank participates with/through INHP (see INHP program description for details of program).**

**LENDER: First Indiana Bank**

**CONTACT: Mr. Dan Dierlam - CRA Officer - 269-1644**

**PRODUCT/**

**PROGRAM: 1. Good Neighbor Program - This bank participates with/through INHP (see INHP program description for details of program).**

**2. Affordable Housing Program - This program works with CDC's or Habitat for Humanity to get direct subsidy loans through the Federal Home Loan Bank (FHLB). This bank attempts to keep the program very flexible and open so that creative financing can be procured for purchasing a home. The exact parameters of the program depend upon the type of financing sought and type project involved. First Indiana attempts to work with the proposal to develop and discover methods to make it come to fruition.**

**3. Community Investment Program (CIP) - This program offers a low interest rate loan developed specifically to assist not-for-profits, governments or CDC's for short term loans at low interest rates. This program is primarily used for construction or equity loans.**

**\* 4. Lease Purchase Loan Program - First Indiana and INHP have reached an agreement with FNMA to provide a loan for CDC's to purchase and rehabilitate homes. First Indiana originates the first mortgage at 75% of the improved value, and INHP provides the second. INHP provides the second for:**

- 20% of the improved value, if a tenant has been identified by the CDC and approved by INHP,**
- 15% of the improved value, if a tenant has not been identified or approved by INHP**

**The program also works in conjunction with the HOPE 3 program, providing funds for CDC's to purchase FHA repossessed homes, VA repossessed homes and City owned properties. The program also provides CDC's with construction financing.**

**LENDER:**     **Huntington Bank**

**CONTACT:**   **Ms. Pamela Curtis - Assistant Vice President - 237-2521**

**PRODUCT/**

**PROGRAM:**   **1. Good Neighbor Program - This bank participates with/through INHP (see INHP program description for details of program).**

**2. Community Mortgage Loan Program - This is a program which requires no private mortgage insurance (PMI) and allows mortgage loans up to \$57,000 with no minimum. Only requires a 5% down payment which can include gifts or grants. The income/debt ratios are expanded and credit restrictions are eased. Eligibility includes property being purchased to be occupied by applicants, and allows single-family, two-family or FNMA approved condos, but no refinances. Maximum income is determined by the Ohio Housing Finance Agency income guidelines. All property must be in average, to good condition.**

**LENDER:**     **Union Federal**

**CONTACT:**   **Mr. Gus Sturm - CRA Officer - 231-7952**

**PRODUCT/**

**PROGRAM:**   **1. Spirit Program - This program works in conjunction with INHP. The bank provides the cost of overhead to use church facilities so that INHP staff can use that space to qualify potential low/moderate income home buyers and borrowers. Qualified borrowers are then referred to the bank which begins processing a loan. INHP staff also does recruiting, screening and training for home ownership counseling program for qualified home buyers. The ability to offer these loans at below market rates was provided by assistance from the Federal Home Loan Bank.**

**2. Affordable Housing Program - This program allows the bank to provide below market interest rate loans to low/moderate income households for rental rehab and acquisition and rehab loans. This ability is provided through financing by the Federal Home Loan Bank (FHLB).**

**BANK:**        **Bank One**

**CONTACT:**   **Mr. Carl Lile - CRA Officer - 321-8500**

**PRODUCT/**

**PROGRAM:**   **Due to personnel changes, this bank was unable to respond by the time of this writing. It is anticipated that this information will be provided at a later date.**



**HOUSING  
AGENCIES/**

**ORGANIZATIONS: Indianapolis Neighborhood Housing Partnership (INHP)**

**CONTACT: Ms. Daurene Bowers-Worth - Acting Director, Mortgage Department - 464-7500**

**PROGRAM:** 1. Good Neighbor Program - This program is designed to allow private lending institutions (participating banks) to provide loans covering 75% of the improved/appraised value. INHP then provides the remaining 25% as a low interest rate, second mortgage. The loans (seconds) do not require any down payment or private mortgage insurance. (The first mortgage may also be a low interest rate mortgage dependent upon the lending institution's lending rate at the time.) Eligibility requires: a minimum of \$1,000 for home inspection, appraisal, credit report and pre-paid expenses at closing, steady employment, excellent rental or mortgage payment history for the last 12 months, and a good credit history on other loans and accounts.

\* 2. INHP's "In House" LOANS - INHP administers a residential lending pool for one-to-four unit structures. The pool is financed by a consortium of local lending institutions. These loans can be used for acquisition and/or rehabilitation of units by low/moderate income occupants or by CDC's for sale or rent to low/moderate income households.

3. Good Neighbor CDC Lease Purchase Loans - This program participates with First Indiana Bank (see program description under First Indiana Bank, Lease Purchase Loan Program).

\* 4. "In House" CDC Lease Purchase Loans - INHP will provide up to 95% financing for CDC's for purchases, rehabilitation or end financing. These loans will be provided in the event that a new CDC has trouble obtaining financing through the Good Neighbor CDC Lease Purchase Loan Program. The funds come directly from INHP's lending pool, and INHP will originate the loan.

5. INHP's Contingency Lending Pool - These loans will be for \$1,000 to \$2,000 to cover negative equity gaps in transactions where improved value is less than actual cost.

6. Homeowner Counseling - Both individual and family counseling is required for any family obtaining a loan through INHP.

a. Individual counseling consists of an in-depth analysis of the family's financial situation and development of an individual action plan detailing the steps the family must take in order to own a home.

b. Group counseling is divided into seven sessions:

1. Goal setting and sound money management practices

2. Definition of lending terms, role of professionals in the loan process, underwriting issues, costs related to obtaining a mortgage and types of mortgages available
3. The role of the real estate professional, understanding the purchase agreement, making an offer and other financing options not covered in session #2
4. The importance of home inspection, finding a qualified home inspector and the importance of maintenance issues and regular preventative inspections
5. Building codes and permit process, choosing a qualified contractor and a review of energy conservation measures
6. Description of the closing process and how to choose homeowner's insurance
7. Explanation of the property tax structure and discussion of staying involved in community activities

7. INDY Grant - This program provides funds for core/operating and/or administrative support to Community Development Corporations.

8. IPL Grant/Loan - This program provides funding for weatherization to improve energy efficiency and lower energy costs.

## HOUSING AGENCIES/

ORGANIZATIONS: City of Indianapolis

CONTACT: Mr. George Courtney - Grants Manager - HOME - 327-5893  
Ms. Elsie Anderson - Grants Manager - HOPE 3 - 327-5893

PROGRAM: 1. HOPE 3 - This program provides money to CDC's to acquire and rehabilitate publicly owned homes to be sold to low and moderate income first-time home buyers. The CDC acts as the general contractor and developer while the City monitors the construction and gives final approval of the loans. INHP offers counseling services to the prospective home buyers. The program is designed to ensure principal, interest, taxes and insurance (PITI) is no more than 25% of the gross earnings.

2. HOME - This program consists of four individual housing programs to assist low/moderate income persons.

- \* a. Investor-Owner Rehabilitation Loan Program - This program provides gap financing to investor-owners to rehabilitate substandard housing. Single or multi-family rental projects owned by for profit and not-for-profit landlords located in the general CDBG area. There is no maximum on the number of units. The maximum subsidy given will be limited to the difference between the investor-owner's ability to pay for the rehabilitation and the cost of the completed project relative to keeping the rental units affordable after rehabilitation. Funds may be distributed either as a low interest or non-interest

- bearing loan and may include deferred payment loans that could be forgivable or repayable, interest subsidies or equity investments.
- \* b. HOME-Partnership Loan Program - This program is operated in conjunction with the Indianapolis Neighborhood Housing Partnership which will provide rehabilitation loans to qualified low income homeowners for one to four unit dwellings that are substandard and in need of repair. The City will provide gap financing in the form of a forgivable Deferred Payment Loan at a zero interest rate. The CDBG program area will be generally targeted. Eligibility requires household income not exceeding 80% of the median family income for the area and the applicant must occupy the residence. The INHP loan will be a 20 year, below market rate loan with no pre-payment penalty. The maximum loan amount cannot exceed 120% of the after-rehabilitation value of the property.  
- note - For those homeowners unable to repay the loan, the City may provide full funding for rehabilitation through its Deferred Payment Loan.
  - c. New Home Infill Loan Program - This program grants vacant land to a qualified borrower (80% or below area median income) to construct a new home. The program requires participation with a not-for-profit agency to act as the developer, conduct homeownership training for the eligible borrower and work with a mortgage lender to qualify the borrower for a mortgage. The funds will be used as a construction loan to be paid back at the completion of construction through the mortgage or permanent financing. A second mortgage will be provided to ensure the project remains affordable. The second mortgage is a Deferred Payment Loan at a zero interest rate that is forgivable at the date of termination of the period of affordability.
  - \* d. Single-Family Homeownership Opportunity Program - This program provides gap financing for low-income first-time home buyers for the rehabilitation of properties owned by CDC's. The program can be used to provide additional funds for the HOPE 3 program. The CDC is responsible for: taking title to substandard one to four unit dwellings; promoting the program; recruiting home buyers; processing applications; and providing a homeownership training program. The City will review the rehabilitation feasibility analysis and underwrite the loan. Program funds will be used to rehab the property and for potential closing costs. Financing may include pay-back of no interest and low interest loans, interest subsidies, deferments or grants.

3. Community Development Block Grant (CDBG) - This program provides federal money to be distributed by the Housing and Urban Development (HUD) agency and administered by the City of Indianapolis. In Indianapolis, CDBG is used for the Neighborhood Development Fund (NDF) which provides pass-through funding to local community-based not-for-profit organizations. In the past (and expected to continue in the future) the NDF provided monies for emergency home repair, incremental rehabilitation, acquisition and rehabilitation, and housing production initiatives.

**HOUSING  
AGENCY/**

**ORGANIZATION:** Indiana Housing Financing Authority

**CONTACT:** Ms. Carla Fuel - Public Information Officer - 232-7777

- PROGRAM:\***
1. Low Income Housing Tax Credit (LIHTC) - This program provides a tax credit offered to developers to claim against their federal income taxes. It acts as an incentive to for-profit and not-for-profit developers to produce (rehab or new construction) low income rental housing. The credit is available to the developers every year for 10 years, however the property must remain affordable for 15 years. Following that time the property may be at market rate. The program allows for multi-family or scattered site single-family. The units must be affordable, 0 to 60% of area median income. Fifteen percent of funds are set-aside for elderly housing, but this is for the entire state. There is not any specific geographical targeting. It is determined by low/moderate income status of the census tract the project is located in. Tenants may also use Section 8 vouchers/certificates in conjunction with this program.
  2. Mortgage Revenue Bonds - This is a program that offers a lowered interest rate mortgage's by the state to assist low and moderate income (0 - 100% of area median income) first-time home buyers. There is no targeting, however the purchase price may not exceed \$80,000. In certain areas, determined by the state to be "hard to develop", the home buyer does not have to be a first-time home buyer and is allowed up to 120% of area median for household income. This program cannot be used in conjunction with other programs or incentives. (Private individuals should contact their financial institutions regarding this program.)
  3. Mortgage Credit Certificates - This program provides funds to lenders to lower their mortgage loan rates or allows the home buyer to take up to a \$2,000 tax credit on their federal income taxes or adjust their W-4 form so that they receive more take home pay. The program is eligible to persons with household incomes from 0-100% of the area's median income. The program is allowed to be used in conjunction with other programs and incentives. (Private individuals should contact their financial institutions regarding this program.)
  4. Revolving Housing Trust Fund - This program is currently available, however applications are still being developed. It provides low interest loans to CDC's and not-for-profits for capacity building, technical assistance, and pre-development loans. It may be possible to use this for down payment loans. In most cases, the program requires the CDC or not-for-profit to work with a financial agent (bank) to obtain a loan and provide a "linked deposit". That, in turn, enables the bank to be able to lower the interest rates for the original loan. The loan is only available for a five year term. (This program is not available to private individuals.)
  5. Equity Fund - This program is used in conjunction with the LIHTC as a pool of private funds (private capital) to invest in low income housing tax credits. This is

primarily developed for, and used by, smaller developers or less established not-for-profit organizations. This program helps to build capacity and increase equity. (This program is not available to private individuals.)

- \* 6. HOME (state program) - Community Housing Development Organizations (CHDO's) are eligible to receive state HOME funds to provide assistance to low/moderate income first-time home buyers and renter rehab for low income persons. The CHDO's must be state certified. (Those CHDO's that are only City certified would not qualify for this program.) The home buyer's program allows for assistance with down payment costs and closing costs, but requires partial assistance from a lending institution. The renter rehab program makes grants or loans available to CHDO's for rehab of multi- or single-family rental units for low/moderate income households. (This program is not available to private individuals.)

## II. OTHER PROGRAMS

### COMMUNITY ACTION/

ORGANIZATION: Community Action of Greater Indianapolis (CAGI)

CONTACT: Ms. Bridgette Rogers - Director of Public Affairs - 927-5700

- PROGRAM:
1. Commodities Distribution - Through the U.S.D.A., CAGI provides food items to soup kitchens and food pantries throughout the four-county area. CAGI also assists these facilities in meeting necessary licensing requirements.
  2. HIV/AIDS Program - The goal of this program is to prevent the spread of HIV/AIDS through community education. The program provides a speakers' bureau, emergency and support services, care coordination, and many educational materials.
  3. Weatherization - The Marion County Weatherization Program provides services such as furnace safety, air infiltration, water heater insulation, and perimeter and attic insulation.
  4. Energy Assistance Program - Provides assistance to income-eligible households who are vulnerable to an electric and/or heating emergency.
  5. Federal Emergency Management Assistance - This program offers one-time assistance with payment of utilities to either restore service or prevent disconnection.
  6. Winter Assistance Fund - This program assists clients whose utilities have been disconnected and helps restore service.
  7. Homeless Assistance Program - The goal of this program is to assist homeless families and to help families prevent homelessness. Services include rental and utility assistance.

8. Transitional Housing Program - Homeless families have the opportunity to live in rehabilitated homes for up to two years while receiving counseling and other supportive services designed to encourage self-sufficiency.

9. Youth Program - Funded by the Indiana Department of Mental Health, the Youth Program reaches out to Marion County children between the ages of 8 and 17 to provide activities and education which encourage self-esteem and confidence in kids who are at risk of drug and/or alcohol abuse.

10. Teenage Parenting Program - The TeenAge Parenting Program (TAP) assists teenage parents who want to be self-sufficient. Instructors and volunteers help young parents work toward a General Education Diploma (GED) and other certificates of achievement.

11. Head Start - This federally funded program serves parents, as well as their preschool children. It teaches children basic life and school-readiness skills, while their parents receive work-related and other valuable training.

12. Foster Grandparent Program - This program is designed to provide low-income older adults with an opportunity to spend time with a child in need of companionship and attention. "Grandparents" receive an hourly stipend and many benefits.

## **COMMUNITY DEVELOPMENT**

**CORPORATION:** Westside Community Development, Corp. (WCDC)

**CONTACT:** Mr. Mark Stokes - Executive Director - 684-0611  
Mr. Phil Votaw - Assistant Director - 684-0611

**PROGRAM:** 1. HOPE 3 - This is a project which creates home ownership opportunities through the reuse of government owned houses.

2. Low Income Housing Tax Credits - This housing development project focuses on the reuse of vacant houses. It puts vacant buildings back into use while improving the quality of rental housing stock.

3. HUD McKinney Transitional Housing - This project provides housing services to families with special needs. The HUD McKinney Grant money will provide transitional housing and support services to homeless families. WCDC will provide the housing and contract with Goodwill Industries for the support services.

4. Homeowner Assistance - WCDC offers several programs for existing homeowners.

5. Emergency Home Repair - This program assists low income homeowners to repair emergency or life threatening situations such as broken water or sewer lines, furnaces, and water heaters. Repairs are limited to about \$2,000 per household.

6. Housing Strategy Rehabilitation - This program assists homeowners in repair of major components of their homes over the course of several years. Repairs can range from termite treatment to plumbing, electrical, and kitchen and bath remodelings.

7. Project H.O.M.E. - Project H.O.M.E. continues under WCDC as the primary way for volunteers to become involved in home repair in the neighborhood. Volunteers can be single or in groups and will be matched with work appropriate with their skill level and time commitment to: a) make minor repairs (handy person); b) paint a house; etc.

8. Your Affordable Home Ownership Opportunities (YAHOO) - This is a new program launched in 1993 to allow volunteers to rehabilitate vacant houses for low to moderate income families to purchase. The costs are significantly reduced while maintaining high quality standards through the use of volunteers.

9. Senior Home Repair - This is a Central Indiana Council on Aging program (Senior Building Blocks) which consists of a one week volunteer effort to perform repairs on seven to ten homes. In turn this will leverage contractor-assisted repairs.

10. Emergency home Repair for Seniors - This program makes repairs to senior citizens' homes which allows them to stay in their homes. Funds can be used to make the home accessible or to make other repairs included in the emergency home repair category. Recipients must be over age 62 with priority given to homeowners over the age of 85.

## **CODE**

**ENFORCEMENT: MARION COUNTY HEALTH DEPARTMENT**

**CONTACT: Marion County Health Department - 541-2000**

- PROGRAM:**
1. Sanitation - This program provides inspection and enforcement of Housing and Environmental Standards Ordinance Chapter 10, used primarily for substandard occupied housing. This program is also responsible for alley clean-ups, garbage removal and weed removal.
  2. Unsafe Building Program - This program provides inspection and enforcement of the Vacant Building Order Chapter 637 and covers the outside of abandoned buildings. If a building is a significant threat to public health, safety, and social welfare. Any building not properly secured or deteriorated to the point where it may cause harm to the public may be cited. If the situation is not rectified the owner may be prosecuted.
  3. Lead Based Paint Program - This program provides screening and testing for lead exposure in children.
  4. Asbestos Program - This program provides education and project oversight for the removal of asbestos.

**CODE**

**ENFORCEMENT: NEIGHBORHOOD AND DEVELOPMENT SERVICES  
CITY OF INDIANAPOLIS**

**CONTACT: 327-4115**

**PROGRAM: Zoning Code Enforcement - This program provides inspection and enforcement of zoning ordinances to protect the public against illegal land uses that can result in public harm and/or the reduction of property value.**

**TRAINING**

**PROGRAMS: GOODWILL INDUSTRIES**

**CONTACT: 636-2541**

- PROGRAM:**
1. Career Counseling - This program provides vocational interest training and career counseling to persons 16 and older.
  2. Goodwill Store - The store sells clothing and furniture with proceeds benefiting work rehabilitation programs for persons with disabilities.
  3. Families in Transition - This program provides transitional housing in the WCDC area for homeless families for a maximum of two years. Assistance is provided in job training, employment opportunities, child care, and other services needed to achieve self-sufficiency.
  4. Employment Training - This program provides sheltered employment, including vocational assessment, job training, and work adjustment for persons with all types of disabilities. A residence program is available for some clients.
  5. Education - This program provides individual training and academic tutoring by instructors fluent in sign language. There is also an adult basic education program, in cooperation with Indianapolis Public Schools, and an independent skills program which is open to anyone. A communication improvement program is open to deaf and hard-of-hearing persons.
  6. Living Skills - This program operates a group home and apartments in which deaf and hard-of-hearing residents are taught independent living skills.



## **EDUCATION**

### **PROGRAMS: AREA PUBLIC SCHOOLS**

**CONTACT:** See Below

**PROGRAM:** 1. School #50 - Carlie Cardwell, Principal - 226-4250

2. George Washington High School - Alonzo Walker,  
Principal - 226-4003

## **EDUCATION**

### **PROGRAMS: LIBRARY**

**CONTACT:** Haughville Branch - 269-1870

**PROGRAM:** 1. Programs for people of all ages

2. Video and audio check out

## **SOCIAL SERVICE**

### **PROGRAMS: CHRISTAMORE HOUSE MULTI-SERVICE CENTER**

**CONTACT:** Cindy Clemons - Director - 635-7211

**PROGRAM:** 1. Emergency Services - Christamore House provides referrals to area food pantries and clothing banks.

2. General Services - Guidance in seeking jobs and referral to training programs is provided. Job assessment counseling, job referrals, case management, and follow-up are also provided. Adults are offered participation in special interest groups, activities, and organized sports. Adult Basic Education and GED preparation classes are also offered.

3. Youth Services - Youth services include a half-day preschool for 4- and 5-year-olds with transportation available, recreational, social, and special interest groups for 6-18 year-olds, social, recreational, and sport activities for teens and pre-teens from June through mid-August. Youth 13-18-years-old meet twice monthly for life planning and sexuality workshops. Tours of colleges are provided each spring to assist participants in selecting a college.

4. Senior Services - Persons age 60 and older are offered movies, crafts, musical programs, shopping, field trips, health awareness programs, and special events.

5. Hot Lunch Program - Central Indiana Council on Aging offers a hot lunch program Monday through Friday for seniors.

6. Counseling Services - The Family Service Association offers part-time counseling services for individuals and families.
7. Housing Counseling - The Indianapolis Housing Partnership provides housing counselor four days a week.
8. Dental Clinic - The Marion County Health Department provides a dental clinic for pregnant women and persons 18-years old and younger.
9. AIDS Awareness - Indiana Cares AIDS Awareness Network, Project Outreach offers anonymous HIV testing and counseling.
10. Home School Advice - Wayne Township Schools offers home school advisors once a week.

## **SOCIAL SERVICE**

### **PROGRAMS: HAWTHORNE COMMUNITY CENTER**

**CONTACT:** Diane Arnold - Director - 637-4312

- PROGRAM:**
1. Emergency Services - A food pantry with a limited supply of food is available. Referral to other area pantries is also available.
  2. General Services - Referral to training programs is provided. Job assessment counseling, job referrals, case management, and follow-up are also provided. All age groups are offered participation in special interest classes, dance, crafts, and cultural enrichment activities. Survival English is also offered.
  3. Youth Services - The center offers structured before- and after-school programs and a summer activities program for children 5- to 12-years old. Half-day preschool programs are offered for 3- to 5-year-olds. Youth teams-sports activities are also offered.
  4. Senior Services - Persons age 60 and older are offered educational programs, shopping, field trips, bingo, and games. The center offers a hot lunch program Monday through Friday for seniors.

**OTHER PHILANTHROPIC  
PROGRAMS: CHURCHES**

**CONTACT:** N/A

- PROGRAM:**
1. There are over seventy churches in the area
  2. Structures are of historical significance, adding to the character and stability of the neighborhood.
  3. People resources
  4. Meeting spaces

**CRIME WATCH**

**PROGRAMS: NEIGHBORHOOD CRIME WATCH BLOCK CLUBS**

**CONTACT:** Claudia Murphy 327-6300

- PROGRAM:**
1. Crime Watch Block Clubs exist to observe and report suspicious activities on the block. In order to form a Neighborhood Crime Watch Club, a block needs to:
    - a) consist of no more that 20(+/-) homes facing each other,
    - b) have a first meeting with a Crime Watch Coordinator,
    - c) have a second meeting with a Crime Prevention Officer, and
    - d) submit a roster of members.To remain an active Neighborhood Crime Watch Block Club, the club must meet annually and submit an annual roster of members to the Crime Watch Coordinator.

**PART FOUR: LAND USE PLAN AND  
ZONING PLAN**

## **I. LAND USE PLAN (See Map 11)**

- A. The 1994 Land Use Plan for the Nearwestside Neighborhood amends the 1982 Land Use Plan for the Nearwestside Neighborhood.**
- B. "Special Use" land use designation applies to several key areas of the Land Use Plan, such as the Central State Hospital Grounds and George Washington High School. If any of these facilities should ever change use, it is recommended that local residents and business people be included in discussions to determine the reuse of these important facilities.**
- C. The Land Use Plan for the Nearwestside neighborhood may need to be amended to reflect a dramatic adjustment in freight transit, should the rail lines along the eastern and southern boundary of the neighborhood, as well as the railroads which traverse the neighborhood, be abandoned or removed from service in the future.**



## MAP 11 LAND USE PLAN

### NEARWESTSIDE NEIGHBORHOOD

#### RESIDENTIAL

- Low Density (~5 D. U./Acre)
- Medium Density (5-15 D. U./Acre)
- High Density (15+ D. U./Acre)

#### COMMERCIAL



#### PUBLIC & SEMI-PUBLIC

Special Use

Park

#### INDUSTRIAL

Light

Heavy

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April 20, 1994

Department of Metropolitan Development  
Planning Division  
Indianapolis - Marion County, Indiana

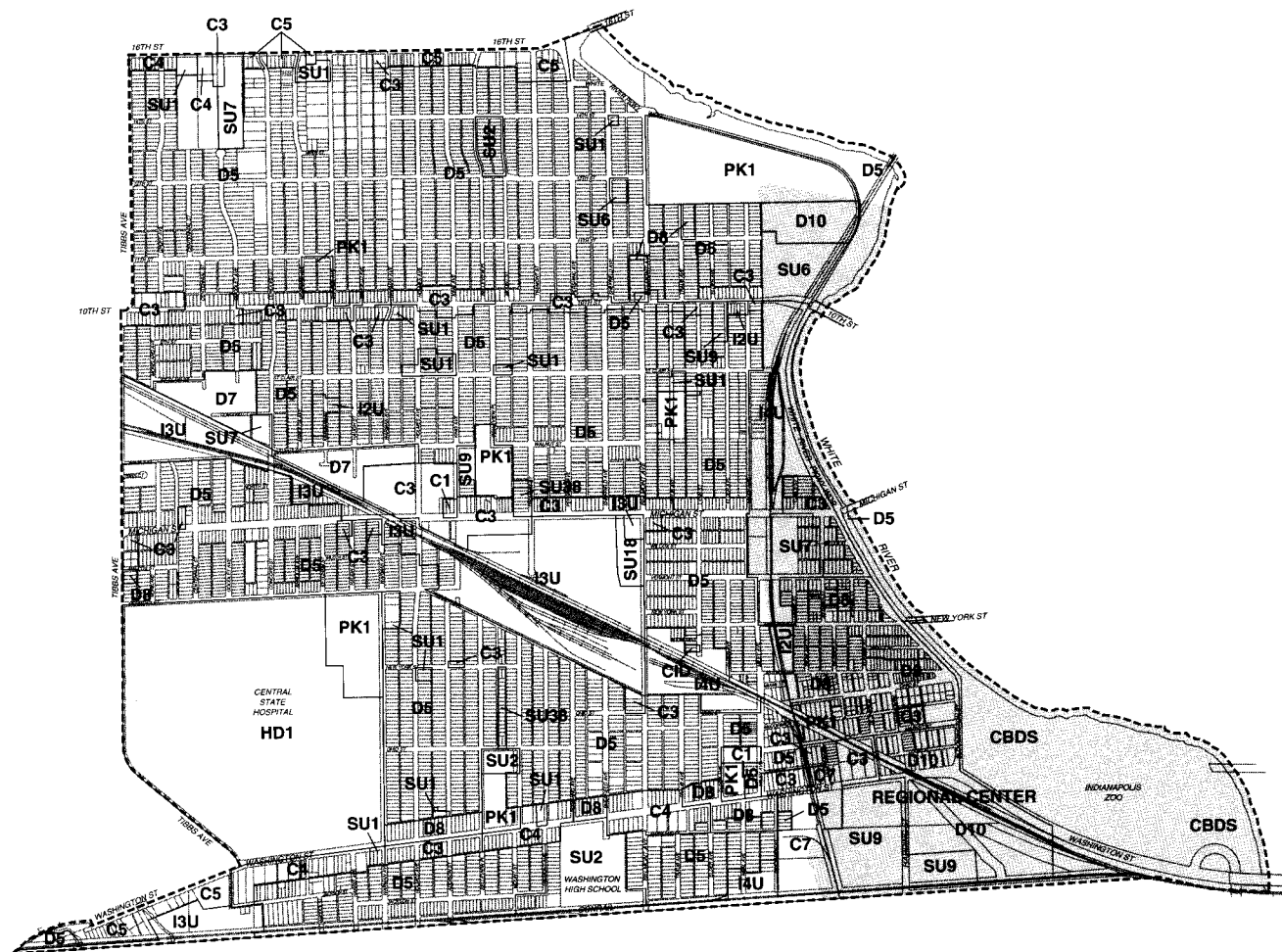
## **II. ZONING PLAN (See Map 12)**

**The Zoning Plan is a refinement of the Land Use Plan, designating the most appropriate zoning category for each parcel within the Nearwestside Neighborhood.**

**The Zoning Plan attempts to provide recognition of:**

- 1. The most appropriate zoning designation for existing/appropriate uses, and**
- 2. The best zoning alternative for the long-term recommendations of the Land Use Plan.**

**The 1994 Zoning Plan for the Nearwestside Neighborhood amends the Zoning Plan from the 1982 Nearwestside Neighborhood Plan.**



## MAP 12 ZONING PLAN

### NEARWESTSIDE NEIGHBORHOOD

D5 Dwelling: Medium-high density single-family  
 D7 Dwelling: Medium density multi-family  
 D8 Dwelling: High density multi-family  
 D10 Dwelling: High density multi-family

C1 Office Buffer District  
 C3 Neighborhood Commercial District  
 C4 Community-Regional Commercial District  
 C5 General Commercial District  
 C7 High Intensity Commercial District  
 C1D Commercial-Industrial District  
 CBDS Central Business District-Special  
 I2U Light Industrial  
 I3U Medium Industrial  
 I4U Heavy Industrial

SU1 Church  
 SU2 School  
 SU6 Hospitals and Sanitariums  
 SU7 Charitable and Philanthropic Institutions  
 SU9 Government Building  
 SU18 Light and Power Substation  
 SU38 Community Center  
 PK1 Park District One  
 HD1 Hospital District One

 Regional Center Secondary

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April 20, 1994

Department of Metropolitan Development  
 Planning Division *lmagls*  
 Indianapolis - Marion County, Indiana



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